Worth Credit Union | *Find your worth.*

OCTOBER 2026 NEWSLETTER

web: WorthCU.org | **email:** info@WorthCU.org | **phone:** (817) 835-5000

REFINANCE YOUR AUTO
Get $200 cash when you refinance and skip your first payment for 90 days.

CREDIT CARDS MADE FOR YOU
Want to earn rewards or enjoy a low rate? We have your go-to card.

HOLIDAY FAST CASH
Enjoy the holidays with less stress. Get up to **$15,000** for gifts, travel and other expenses, with **12 months to repay**.



Unlock the Value in Your Home

Your home can be more than a place to live—it can be a valuable financial resource. A Home Equity Line of Credit (HELOC) gives you flexible access to the equity you've built in your home, allowing you to borrow funds as often as you need. Whether you're planning a home improvement project, covering a major expense, or simply want access to additional funds, a HELOC can give you the flexibility to meet your financial goals.

With a Worth CU HELOC, you can enjoy competitive vairable rates for your primary home and borrow up to 80% of your home's fair market value. Our HELOCs are available for homes located within 100 miles of Tarrant, Dention, Parker, or Johnson County, keeping our lending focused on the communities we serve.

Apply today at worthcu.org.

Scan the QR code to learn more.

WORTH SPOTLIGHT

Hit the Road with the Right Auto Loan

Buying a vehicle is a big decision, and finding the right financing can make the experience a whole lot easier. Whether you're shopping for your first car, upgrading to something newer, or looking for a dependable used vehicle, Worth Credit Union is here to help make the process simple from start to finish.

At Worth CU, our auto loans are designed with your budget and your goals in mind. We offer financing for both new and used vehicles, giving you the flexibility to find the vehicle that's right for you without letting financing get in the way. With financing options that can cover **up to 100%** of the purchase price on new autos and **up to 130%** of NADA value on used vehicles, you can shop with greater confidence knowing you have options.

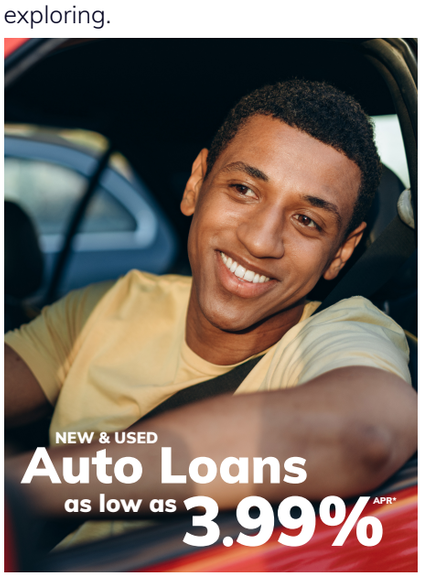
Getting pre-approved before you visit the dealership can also make the car-buying process easier. You'll have a better idea of what fits within your budget and can focus on finding the right vehicle rather than figuring out your financing at the dealership. And with eligible rate discounts of up to 1.00%, there are even more opportunities to make your auto loan work for you.



90 Days No Payment, $200 Cash Back

Make the smart move and transfer your auto loan to WorthCU today. When you make the switch, you'll receive $200 cash, have the potential for a lower monthly payment, and can skip your first payment for 90 days. That means you can make a move toward a loan that better fits your budget while giving yourself a little extra breathing room.

Refinancing doesn't have to be complicated. WorthCU makes it easy to apply and explore your options, so you can see how transferring your existing auto loan could benefit you. Whether you're hoping to lower your monthly payment, take advantage of a different rate, or simply want to work with a credit union that understands the communities it serves, refinancing may be worth exploring.



*APR = Annual Percentage Rate. Rates as low as 3.99% APR are available on qualifying new and used auto loans and are subject to credit approval. Your rate and terms may vary based on creditworthiness, vehicle, loan amount, loan term, and other underwriting factors. First payment may be deferred for up to 90 days from loan funding. Interest begins accruing on the funding date, and deferring the first payment may increase the total interest paid over the life of the loan. Membership eligibility required. Offer subject to change.



Holiday Fast Cash — Starting November 1, 2026

The holidays are all about making memories, and Worth Credit Union's **Holiday Fast Cash Loan** can help make it easier to cover the extra expenses that come with the season. Whether you're shopping for gifts, traveling to see loved ones, planning celebrations, or handling unexpected holiday costs, you can borrow **up to $15,000** with **12 months to repay**. Available **November 1 through January 31**, this seasonal loan gives you the flexibility you need to enjoy the holidays without putting extra stress on your budget. **Apply online! Applications open November 1, 2026, at worthcu.org.**

Board of Director Candidates

Worth CU members elect representatives to serve on the Board of Directors.

Are you interested in serving your fellow members by Shaping Credit Union policy? Submit an application to the Nominating Committee for nomination by October 31, 2026. Three directors will be elected by the membership in 2027 to serve on the Board on a volunteer basis for three-year terms.

Qualifications for Board of Directors includes the following:

- Be a member in good standing with Worth CU.
- Be at least 18 years old.
- Be interested in working for the benefit of all members.
- Be able to attend monthly scheduled and other special meetings.
- Be willing to accept legal responsibility for the financial integrity of the Credit Union and for its compliance with all federal and state regulations.

For an application or other information, contact:
Lisa Kunkle, Executive Secretary
PO Box 210848
Bedford, Texas 76095-7848
(817) 835-5202

Upon request, members of Worth CU may review: balance sheet, income statement, summary of annual audit, form 990, articles of incorporation, bylaws, and Board policies.

Worth
Wealth Management

How Often Should You Update Your Estate Strategy?

Once an estate strategy is in place, it should only require periodic reviews to check that it still reflects your wishes. However, life events such as marriage, divorce, births, deaths, relocations, health changes, business sales, and changes in tax law may prompt you to reconsider part of your overall strategy.

The world of estate strategies is changing, as covered in the Trust & Will 2025 Estate Planning Report. Did you know:

- While 83 percent of Americans acknowledge the importance of their estate, only 31 percent have established a will.[1]
- Almost one in four Millennials and Gen Zers prefer trusted friends or professionals over family members, selecting them as executors and guardians.[1]
- Financial anxiety, as 49 percent of Americans are more worried about their economic future than they were a year ago.[1]
- Inflation, with 78 percent of Americans reporting that it has made pursuing their life goals more difficult.[1]

These statistics underscore the need for everyone, regardless of their economic level, to maintain an estate strategy that reflects their current needs. Here are some general guidelines, although everyone has unique financial circumstances. You might want to update your strategy in case of:

- Marriage or divorce within your family or heirs
- Births, adoptions, and deaths
- Any relocation, especially if you're contemplating a move to another state, as laws might have subtle differences

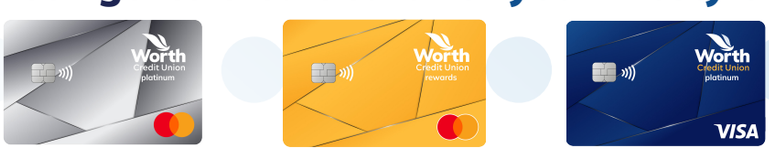
If it's been a while, are you confident that your estate strategy proactively addresses potential challenges, seizes new opportunities, and optimizes the distribution of your assets according to your wishes? Many individuals will hold a family meeting to explain the estate's structure and their decisions regarding it.

Estates are complicated. Getting started with online tools can be a great first step. But you might want to work with an estate professional who can ask you tough questions.

1. Trust & Will 2025 Estate Planning Report, 2025.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite. Securities offered through LPL Financial, Member FINRA/SIPC. Not NCUA insured. May involve loss of principal. No credit union guarantee. Worth Wealth Management and Worth Credit Union are not registered broker/dealers, nor affiliated with LPL Financial.

Your go-to credit card for your lifestyle!



APPLY ONLINE TODAY AT WORTHCU.ORG

IMPORTANT DATES

Columbus Day – Closed
Monday, October 12th

Veterans Day – Closed
Wednesday, November 11th

Thanksgiving Day – Closed
Thursday, November 26th

Christmas Day – Closed
Friday, December 25th

Worth CU Information As of August 31, 2026 — **Total Assets:** $ 1,292,500,503 **Total Members:** 71,638

EQUAL HOUSING OPPORTUNITY

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency

If you have a problem with the services provided by this credit union, please contact us at: Worth Credit Union PO Box 210848 Bedford, Texas 76095-7848, (817) 835-5000 or info@worthcu.org. This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane Austin, Texas 78752-1699, Telephone Number: (512) 837-9236 Website: www.cud.texas.gov.