



Holidays

Columbus Day

Closed Monday, October 9

Veterans Day

Closed Saturday, November 11

Thanksgiving Day

Closed Thursday, November 23

Christmas Day

Closed Monday, December 25

Know Your Worth

Paper Statement Fee

Effective December 31, 2023, Fort Worth Community Credit Union will charge \$3 for paper statements. **Avoid this fee by enrolling in eStatements today.**

EStatements are free and secure. Receive notifications by text or email when your eStatement is ready. View your current eStatement or past eStatements within Home Banking. Print your own copy at any time from the convenience of your home.

The **\$3 paper statement fee** is for quarterly and monthly account statements that are printed and mailed to your current address, with the exception of:

- Credit Card Statements
- Account holders 18 years of age and younger
- Account holders 70 years of age and older

Sign-up for eStatements today within Home Banking, click the Additional Services tab, then click eStatements & eNotices. Visit us at ftwccu.org for more information.



Holiday Fast Cash

What's the best way to spread holiday cheer? And spread out your expenses through the rest of the year? Why it's the **Holiday Fast Cash Loan** - from Fort Worth Community Credit Union!

The sleigh bells are jingling - the holidays are right around the corner! It's time to start planning for gifts, gatherings, feasts and festive trimmings. But money can be tight this time of year. It's Santa's (not so secret) little helper - that helps you budget for the holidays.

And with **12 months to pay off your loan** at rates **as low as 7.9% APR**, it makes the holidays feel a whole lot lighter.

Apply online in minutes and get approved super fast - as quick as St. Nick.



Apply online or give us a call.
ftwccu.org | (817) 835-5000

* Rates as low as 7.9% APR. APR=Annual Percentage Rate. Special "as low as" rate quoted with payroll paid payments. Offer ends December 31, 2023. Quoted rates are subject to change without notice. Normal credit granting criteria applies. All loans are subject to approval. Certain restrictions may apply. Federally Insured by NCUA.

Coming Soon - Benefits Checking

Taking care of life just got a little easier.

Coming soon, Benefits Checking from Fort Worth Community Credit Union, with benefits like cell phone replacement, identity protection, and roadside assistance. Plus, discounts on gas, grocery, pharmacy, shopping and more.

Be on the lookout for more details coming soon.

Benefits Checking

with benefits powered by



BaZing

Your Credit Union Membership Matters

Your Go-To Credit Card

At Fort Worth Community Credit Union, we're here to help you do what you love with the products you need. You can now apply for our new contactless credit card, featuring a faster, more secure, and safer experience.

Whether you love to earn rewards on everyday spending or need a low rate for those bigger purchases, we have the card that's right for you. No annual fee and no balance transfer fee, learn more at ftwccu.org and apply online.



Board of Directors Candidates

FTWCCU 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, 2023. Three directors will be elected by the membership in 2024 to serve on the Board on a volunteer basis for three-year terms. One director will be elected by the membership in 2024 to serve on the Board on a volunteer basis for a one-year term.

Qualifications for Board of Directors includes the following:

- Be a member in good standing with FTWCCU.
- 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 Hogan, Executive Secretary
PO Box 210848
Bedford, Texas 76095-7848

Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at: Fort Worth Community Credit Union P.O. Box 210848 Bedford, Texas 76095-7848 (817)835-5000 or ftwccu@ftwccu.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 through one of the means indicated below: In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; email: complaints@tud.texas.gov, Website: www.tud.texas.gov.

International Credit Union Day

On October 19, 2023, Fort Worth Community Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. This year, we will gather as a global movement and celebrate 75 years of raising awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world, giving members the opportunity to get more involved.

Fort Worth Community Credit Union is honored to be a part of this tradition and we welcome you to stop by any one of our branches on Thursday, October 19 and celebrate with us.



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

Don't Be Your Own Worst Enemy

Fort Worth Community Investments



Kostas Luecker

One of the most well-known investors of the 20th Century, Benjamin Graham, said that “the investor’s chief problem—and even his worst enemy—is likely to be himself.” What Graham understood—and modern research is catching up to—is the idea that we all have emotions and biases that affect our decision-making. The innate wiring built to survive pre-modern times can be counterproductive in our modern world, especially when it comes to investing. Let’s take a quick look at a few of the human emotions and biases that can adversely impact sound investment decision-making.

Fear and Greed — These are the two most powerful emotions that move investors and investment markets. Each emotion clouds our capability for rational and dispassionate decision-making. They are the emotions that lead us to believe that prices may continue to rise (think the Tulip price bubble of 1636) or that everything has gone so wrong that prices may not recover (think Credit Crisis of 2008-2009). Some investors have found a way to conquer these emotions, be brave when everyone else is fearful, and resist the temptations of a too-exuberant market.

Overconfidence — Peter Bernstein, a noted economic historian, argued that the riskiest moment may be when we feel that we are right. It is at that precise moment that we tend to disregard all information that may conflict with our beliefs, setting ourselves up for investment surprise.

Selective Memory — Human nature is such that we tend to recast history in a manner that emphasizes our successes and downplays our failures. As a result, we may not benefit from the valuable lessons failure can teach. Indeed, failure may be your most valuable asset.

Prediction Fallacy — Humans have an innate desire to recognize patterns and apply these patterns to predicting the future. We erroneously believe that because “A” occurred and “B” happened that if “A” happens again, we can profit by anticipating that “B” will repeat. Market history is littered with examples of “rules of thumb” that have worked until they no longer worked. Financial markets are complex and unpredictable. Our endeavors to tap their opportunities to pursue our financial goals are best realized when we don’t burden the enterprise by blindness to the inherent behavioral obstacles we all share.

1. Transamerica.com, 2021
2. GAO.gov, 2021

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FTWCCU Information As of August 31, 2023 Total Assets..... \$ 1,207,400,451 Total Members..... 86,025

Contact:

(817) 835-5000

ftwccu@ftwccu.org

ftwccu.org



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

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.tud.texas.gov.