



Holidays

New Year's Day
Closed Monday, January 1

Martin Luther King Jr. Day
Closed Monday, January 15

Presidents' Day
Closed Monday, February 19

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Nominees for Board of Directors

The Nominating Committee has nominated the following Credit Union members for election to the Board. Please take a moment to review the brief biographical sketch for each candidate. Fort Worth Community Credit Union's Board of Directors is made up of fellow members who volunteer to serve and represent all members.



Charles Redding (Incumbent,

Nominated by Nominating Committee)
Mr. Redding joined Fort Worth Community Credit Union in 2013. He was appointed to the Audit Committee serving one term as Chairperson. He has served on the Nominating Committee, the Delinquent Loan Committee and regularly attended Board of Directors meetings. He served as Vice-Chair for the Board of Directors for two years and is, currently, serving as Chairman of the Board of Directors. He has attended numerous accredited credit union training courses and has a BA in Accounting from the University of North Alabama. Mr. Redding has several years of experience as an accountant. Currently he serves as the Administrative and Family Pastor at Lamar Baptist Church. Charles enjoys reading and spending time with his family. He has been married to his wife, Sandra, for over 35 years.



Leighton Waters (Incumbent,

Nominated by Nominating Committee)
Mr. Waters joined Fort Worth Community Credit Union in 1975, and has served on the Board of Directors since 1985, twice as Chairman of the Board. Mr. Waters has served on various Board committees, including the Supervisory Committee, Delinquent Loan Committee, Asset Liability Management Committee and the Supervisory Committee. He has a BA in Accounting from Harding University. A retired Federal Senior Executive, Mr. Waters served in various positions with the US General Services Administration and the US Government Accountability Office. Mr. Waters also worked in the private sector as Director of Government Operations with Contract Consultants Inc.



Chasity Crawley (Incumbent,

Nominated by Nominating Committee)
Ms. Crawley joined Fort Worth Community Credit Union in 2012. She served on the FTWCCU Audit Committee since 2021 and is a past Chair of the committee. She currently serves on the Board of Directors after being appointed by the Board to complete an existing term. She has attended numerous credit union training courses. Professionally, Ms. Crawley is a Director at a Federal Government agency where she is responsible for optimizing the organization's business strategy

through human capital management initiatives. She holds a Masters of Business Administration from Texas Woman's University and a Bachelors of Business Administration from George Washington University. She maintains an active leadership role at the branch and state levels with the American Association of University Women. She enjoys spending time outdoors and volunteering around the DFW metroplex focused on helping youth and their families.



Jude Kiah, PhD (Associate Board Member,

Nominated by Nominating Committee)
Dr. Kiah joined Fort Worth Community Credit Union in 2020. He has served on the FTWCCU Audit Committee since 2023. He regularly attended Board of Director meetings. He has attended numerous credit union training courses, and has an MBA in Finance from Western Illinois University and a Ph.D. in Business Administration Management from Northcentral University. Professionally, Dr. Kiah is an Assistant Vice Chancellor & Chief Financial Officer for a local university where he is responsible for leading all financial, business, and operations for the student affairs division. He enjoys officiating basketball and volunteering in the community.

Board of Directors Petitions

Members of the Credit Union may petition for an opportunity to serve on the Board of Directors. Interested individuals should request an official petition from Lisa Hogan, Executive Secretary, located at 1905 Forest Ridge Drive, Bedford, TX 76021 (FTWCCU headquarters) or call (817) 835-5202. Petitions must contain the printed name, signature and member account number of 500 FTWCCU members. Members must request an official petition no later than January 26, 2024 and completed petitions must be received by the Executive Secretary no later than February 29, 2024.

Each petition must be accompanied by a statement signed by the petitioner indicating the willingness to serve, if elected, and a statement of qualifications and biographical data. Petitioners must be at least 18 years of age and a current member in good standing with FTWCCU.

Board of Directors Election

If one or more official petitions are received, an election will be conducted online by electronic means. If no official petitions are received by the required date, those nominated by the nominating committee will be considered to be elected by general consent. There will be no election or nominations at the Annual Meeting to be held Tuesday, April 23, 2024.

Annual Meeting 2024

The FTWCCU Annual Meeting will be held Tuesday, April 23, 2024. A short business meeting will be conducted and the results of the Board of Directors election will be announced.

Special Note

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

Navigating Retirement Pitfalls

Kostas Luecker – Fort Worth Community Investments



Much is written about the classic financial mistakes that plague start-ups, family businesses, corporations, and charities. Some classic financial missteps have been known to plague retirees, too.

Calling them "missteps" may be a bit harsh, as not all of them represent errors in judgment. Either way, becoming aware of these potential pitfalls may help you to avoid falling into them in the future.

Managing Social Security. Social Security benefits are structured to rise about 8% for every year you delay receiving them after your full retirement age. Is waiting a few years to apply for benefits an idea you might consider? Filing for your monthly benefits before you reach your full retirement age can mean comparatively smaller monthly payments.¹

Managing medical costs. One report estimates that the average couple retiring at age 65 can expect to need \$315,000 to cover health care expenses during the course of their retirement, even with additional coverage such as Medicare Part D, Medigap, and dental insurance. Having a strategy can help you be better prepared for medical costs.²

Understanding longevity. Actuaries at the Social Security Administration project that a 65-year-old man has a 34% chance and a 65-year-old woman has a 45% chance to live to age 90. The prospect of a 20- or 30-year retirement is not only reasonable, but it should be expected.³

Managing withdrawals. You may have heard of the "4% rule," a guideline stating that you should take out only about 4% of your retirement savings annually. Each person's situation is unique but having some guidelines can help you prepare.

Managing taxes. Some people enter retirement with investments in both taxable and tax-advantaged accounts. Which accounts should you draw money from first? To answer the question, a qualified financial professional would need to review your financial situation so they can better understand your goals and risk tolerance.

This article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal, and accounting professionals before modifying your investment strategy for tax considerations.

Managing other costs, like college. There is no "financial aid" program for retirement. There are no "retirement loans." A financial professional can help you review your anticipated income and costs before you commit to a long-term strategy, and help you make a balanced decision between retirement and helping with the cost of college for your children or grandchildren.

¹ SSSA.gov, 2023
² Fidelity.com, 2023
³ LongevityIllustrator.org, 2023

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FTWCCU Information As of November 30, 2023 Total Assets.....\$ 1,200,872,833.23 Total Members..... 85,991

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.cud.texas.gov.