



## Holidays

**Independence Day**  
Closed Thursday, July 4

**Labor Day**  
Closed Monday, September 2

## Know Your Worth

### Mobile Remote Deposit

Need to deposit a check? Mobile deposit is easy and convenient. Download the FTWCCU mobile app from the Apple App Store or from Google Play then tap “**Check Deposit**” in the menu.

Snap a picture of the front of your check by placing the check face up on a flat, evenly lit, solid-colored surface to get a clear photo. Then snap a picture of the back using the same background. Ensure that your check is properly endorsed including, “**For Mobile Deposit @ FTWCCU**” on the back of the check. Your deposit will be rejected if this is not included.

### Phone Requirements

Mobile Remote Deposit works with most mobile devices. It is important to make sure that your device is running the most updated software to ensure this feature operates for you.

### Deposit Limits

You are not limited to the number of deposits you can make using Mobile Remote Deposit. However there are daily and monthly limits on the deposit amounts that can be processed per user.

Visit us at [ftwccu.org](https://ftwccu.org) to find out more.

## FTWCCU Has Your Go-To Credit Card

Love Rewards? Or Like a Low Rate? Fort Worth Community Credit Union has your go-to credit card for everyday shopping, vacations, paying off big purchases, and much more!

### FTWCCU Member Rewards Mastercard

Our rewards credit card lets you earn rewards for your everyday spending. You can get cash back, travel points, and other shopping perks! This is a convenient option for people who pay off their balance every month and want to earn more on their spending. Visit [www.curewards.com](https://www.curewards.com) for a comprehensive look at the rewards program.

### FTWCCU Low Rate Credit Card

A low-rate credit card is a great option for paying off a big purchase or unexpected expenses. A low-rate credit card is great for people who carry a balance or would like to consolidate and pay off their debt more quickly.

For more information about FTWCCU's Credit Cards, **visit us online at [ftwccu.org](https://ftwccu.org), or give us a call at (817) 835-5000.**

\*Normal credit granting criteria applies. All loans subject to approval. Certain restrictions may apply.

## Life Happens, Benefits Help

Planning your summer vacation? We want you to travel in peace with FTWCCU's new Benefits Checking account. Enjoy coast to coast deals and discounts, plus earn rewards with BaZing Fuel!

### What is BaZing Fuel?

BaZing Fuel is a rewards program that provides monthly discounts on gas for reaching a specified number of debit card swipes.

### How Does it Work?

You will receive 10¢ per gallon discount for up to 20 gallons every month. Once you have reached 15 swipes of your debit card, you can redeem your reward the following month. You can also earn rollover points after the first 15 swipes.

You can also enjoy other savings such as:

- Local deals and discounts from over 450,000 merchants
- Savings on prescription drugs, eye exams, hearing aids and more
- Roadside assistance
- Cell phone protection

## Hello Car and Truck Buyers



Have you got those new car feels? We know car shopping season is here, and new or used, it's a little competitive out there this year. Let Fort Worth Community Credit Union make your summer a little lighter with our low rate, easy-to-apply auto loans.

The open road is waiting and so is your low-rate auto loan from Fort Worth Community Credit Union. **Apply online today at [ftwccu.org](http://ftwccu.org).**

## Annual Meeting Recap

On Tuesday, April 23, 2024, FTWCCU celebrated our 84th Annual meeting. It was held at the Headquarters Office in Bedford, Texas and virtual access was available.

In 2023, Fort Worth Community Credit Union wrapped up another successful year, with assets of \$1.2 billion and 85,972 members. As we continue to serve our members, we would like to thank each one of you for your continued support over the years and we look forward to serving you in the years to come. You are the reason our Credit Union exists.

A copy of the 2023 Annual Report is available at [ftwccu.org](http://ftwccu.org) under the Information Center.

## Meet the Board of Directors



Charles Redding  
Chair



Tunisia Sadruddin  
Vice Chair



Michael Clardy  
Secretary-Treasurer



Chasity Crawly  
Director



Janice Graczyk  
Director



Jude Kiah  
Director



Louise Molinar  
Director



Tom Tijerina  
Director



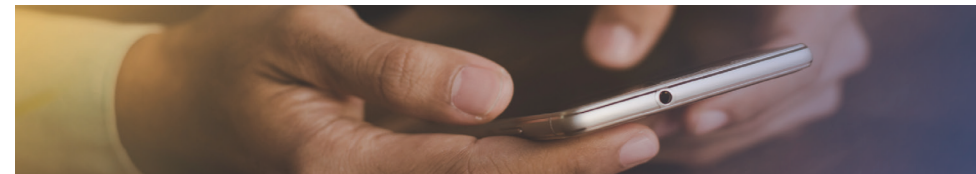
Leighton Waters  
Director

## Stay Safe and Secure Against Fraud

In recent months, financial institutions have reported an increase in fraud attempts. As your Credit Union, it is our greatest priority to always safeguard your account and educate you on best practices and tips on how you can protect your money.

FTWCCU will NEVER contact you to ask for any of your secured financial information such as your debit or credit card number, PIN, or security information. When our fraud team contacts you about a transaction, we will verify your name and the transaction in question - that's it!

For up to date information on current scams and fraud prevention tips, **please visit us at [ftwccu.org](http://ftwccu.org).**



FTWCCU Information As of May 31, 2024 Total Assets.....\$ 1,207,226,610.28 Total Members..... 84,420

Contact: (817) 835-5000

[ftwccu@ftwccu.org](mailto:ftwccu@ftwccu.org)

[ftwccu.org](http://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](http://www.cud.texas.gov).

## Retirement Realities

Fort Worth Community Investments  
Diversification, Patience, and Consistency



Kostas Luecker

Regardless of how the markets may perform, consider making the following part of your investment philosophy:

**Diversification.** The saying “don't put all your eggs in one basket” has some application to investing. Over time, certain asset classes may perform better than others. If your assets are mostly held in one kind of investment, you could find yourself under a bit of pressure if that asset class experiences some volatility. Keep in mind that diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price. Asset allocation strategies also are used in portfolio management. When financial professionals ask you questions about your goals, time horizon, and tolerance for risk, they are getting a better idea about what asset classes may be appropriate for your situation. But like diversification, asset allocation is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price.

**Patience.** Impatient investors can get too focused on the day-to-day doings of the financial markets. They can be looking for short-term opportunities rather than longer-term potential. A patient investor understands that markets fluctuate, and has built a portfolio based on their time horizon, risk tolerance, and goals. A short-term focus may add stress and anxiety to your life, and could lead to frustration with the investing process.

**Consistency.** Most people invest a little at a time, within their budget, and with regularity. They invest \$50 or \$100 or more per month in their retirement account or similar investments. They are investing on “autopilot” to help themselves attempt to build wealth over time. Consistent investing does not protect against a loss in a declining market or guarantee a profit in a rising market. Consistent investing, sometimes referred to as dollar-cost averaging, is the process of investing a fixed amount of money in an investment vehicle at regular intervals, usually monthly, for an extended period of time regardless of price. Investors should evaluate their financial ability to continue making purchases through periods of declining and rising prices. The return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.

If you don't have an investment strategy, consider talking to a qualified financial professional today.

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