



Holidays

Memorial Day

Closed Monday, May 27

Juneteenth

Closed Wednesday, June 19

Know Your Worth

Annual Meeting

FTWCCU's Annual Meeting will be held at 3 P.M. on Tuesday, April 23, 2024 in the lobby of the Headquarters Office at 1905 Forest Ridge Dr, Bedford, TX 76021. A short business meeting will be conducted, and the results of the Board of Directors election will be announced. Refreshments will be served.

Make Your Money Moves

Connect your Fort Worth Community card in all the places you shop. It's the easier way to shop and pay. We're compatible with most digital wallet services, including: Apple Pay, Google Pay, and Samsung Pay - add us to your mobile wallet and you'll be ready to go! Simply open up the mobile app on either device and follow the onscreen instructions provided.



On Your Way to the Home You Want

Whether you are buying a new home, refinancing the home you have, or embarking on a home improvement project, Fort Worth Community Credit Union is here to help you get the home you want! We offer a variety of real estate loan options for every stage of life, including home equity loans. Homeowners often find themselves in a unique position to leverage the equity of their home for various financial needs and one such avenue is through home equity loans or home equity lines of credit.

How to leverage the equity in your home?

Home equity loans enable homeowners to borrow against the equity they've accumulated in their homes. A home equity loan allows you to borrow a lump sum of money repayable over a fixed term at a highly competitive rate. Visit us online for more information.

Or you can access the equity in your home with a home equity line of credit (HELOC). At FTWCCU, you can use and re-use your available line of credit as often as you need without having to reapply. Our variable rate HELOC loan is available on your primary home located within 100 miles of Tarrant, Denton, Parker, or Johnson County. You can borrow up to 80% of the home's fair market value. We make it easy for you to access the amount you need, when you need it.

Reasons to use your home equity:

Home equity loans offer flexibility in how you use the funds.

- Home Improvement Projects
- Debt Consolidation
- Personal Expenses, for example education, medical, or unexpected emergencies

great rates
easy to
get started 

For more information about home equity loans or lines of credit, visit us online at ftwccu.org, or give us a call at (817) 835-5000. Apply online today!

Fraud Prevention Tip

As your trusted credit union, safeguarding your account is our utmost priority, especially amidst the recent surge in fraudulent activities within the financial sector. **We want to reassure you that FTWCCU will never request your online banking credentials or sensitive financial information via phone, email, or text.** Our dedicated fraud prevention team continuously monitors your card transactions to promptly identify and address any suspicious activity, ensuring the security of your finances at all times.

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

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Roadside Assistance: Available 24/7 and free to use, covers up to \$80 in covered service charges.

Health Savings Card: Save money on prescriptions, eye exams, frames, lenses and hearing services.

Cell Phone Protection: Pay your cell phone bill with your Benefits Checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$800 per claim (maximum 2 claims per year, up to \$1,600).

ID Theft Aid: Includes identity restoration & payment card resolution, and up to \$2,500 personal identity theft benefit.

\$10,000 Travel Accidental Death Coverage: Peace of mind for the unexpected.

Shop Local, Save Local with BaZing Savings:* Local discounts and national retailer deals to save you money on shopping, dining, travel & more.

BaZing Fuel: Earn \$0.10/gal for up to 20 gallons each month with just 15 debit card swipes.



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Notice: Is Your Account Dormant?

Is your account dormant? A dormant account is an account that has not had any activity for one year.

Unfortunately, the escheat laws of the State of Texas require that an account without activity for a three-year period be sent to the State Treasury.

If your account is dormant, please deposit or withdraw \$1 or more to prevent FTWCCU from having to send your account balance

to the State Treasury. You may visit any of our locations to make a deposit, use the Mobile Remote Deposit feature on the free FTWCCU App, or you may mail your deposit to:

Fort Worth Community Credit Union
PO Box 210848
Bedford, TX 76095-7848

If you have any questions, please call us at (817) 835-5000.



earn rewards on every purchase
Your go-to rewards card.

FTWCCU Information As of February 29, 2024 Total Assets.....\$ 1,198,371,162.67 Total Members..... 85,554

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.

Retirement Realities

Kostas Luecker – Fort Worth Community Investments



Expectations vs. Reality
Predicting exactly what your retirement will be like is about as possible as a meteorologist predicting the weather correctly every single time. In fact, few retirees find their financial futures playing out precisely as they assumed. But, understanding some of the more common assumptions about retirement may help you get closer to your goal than most.

Do retirees actually “outlive” their money?
Generations ago, as people retired, many lived in dire straits, sometimes “down to their last dime,” which led to the creation of Social Security. Today, Social Security is still around and a common supplement to one’s retirement strategy. True, health crises can sometimes impoverish retirees, but working with a financial professional may even help you prepare for this hard-to-anticipate cost.

Retiring on 70-80% of your end salary may not be feasible
A quick internet search reveals all sorts of sources instructing new retirees should strive to retire on 70-80% of their end salary, but it can be a tough one to achieve.

Most new retirees often want to travel, explore new pursuits, learn some hobbies, and finally get around to those things they had put off when they were too busy with work. So, in the first few years, some may spend roughly as much as they did before retirement. For many retirees, median household spending increases on the way to a retirement transition.

Practice makes perfect, even in retirement
On average, households headed by those older than 65 spend 28% less annually than younger households (a difference of more than \$15,000). While healthcare spending increases in retirement, other household costs decline, particularly transportation and housing expenses.

Retirement may arrive earlier than expected
Most people retire closer to age 60 than age 70. Believe it or not, the average retirement age for current workers is 66. That means you could find yourself claiming Social Security earlier than you expected if only to avert drawing down your retirement savings too quickly.

Remain flexible in retirement
Your retirement may differ slightly or even greatly from the retirement you have imagined. Fortunately, it may be possible to create a flexible retirement strategy with the help of a financial professional. It’s never too late to start!

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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.