



MESSAGE FROM THE CEO

I am happy to report that regardless of the economic turmoil we once again had in 2021, Fort Worth City Credit Union had another stellar year. I'm having to write this before year-end, but here are a few year-to-date key ratios:

- **Member Growth = 2.96%**
- **Asset Growth = 17.35%**
- **Loan Growth = 13%**
- **Deposit Growth = 15.25%**
- **Checking Account Growth = 4.47%**
- **Return on Assets = 1.04%**

This is all possible because of you, our members, who utilize our products and services. As you can see, member growth could be better, so please know that your referrals are a key factor in our growth. We understand that we have to make you a raving fan in order for that to happen, so that's what we try to do at each contact with you. I know you know this, but I will recap the difference between us being a cooperative and the other for-profit institutions:

- **You are an owner of the credit union, so you benefit from our success**
- **The more of our products and services you use, the more it benefits all members**
- **As a cooperative, our deposit rates are higher than most, and our loan rates are lower than most**
- **As a cooperative, we rebate back excess earnings in good years. We have not missed a year since 1990**
- **We are local, we answer the phone, we do what's in your best interest, and you have someone to look in the eye if you have issues. We also follow up and follow through**
- **Our mission as a cooperative is to serve our members in order to improve their financial lives**

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Personally, I am very proud to call Fort Worth my home, and I am proud to be a part of an organization that serves all those who work for the City of Fort Worth in one way or another. The current and past city's leadership and all the employees are the ones who have built Fort Worth, protected its citizens, and molded the culture that we enjoy today. Growing up and farming in the Texas panhandle, I understand the pride they all feel when they drive around and see things they have built, repaired, protected, and improved.

As a reminder, a new year is also a good time to evaluate all of your insurance coverages/costs and to meet in person or online with a certified financial planner for a free retirement plan checkup. With our CU Wealth Management team and our partnership with TruStage Insurance, you can get professional advice in a trustworthy, no-pressure environment.

Thank you for being a member of Fort Worth City Credit Union. We wish you a joyful and prosperous new year!

- Ron Fox

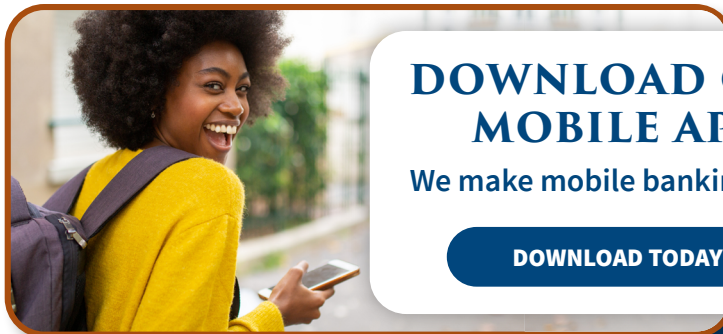
GREAT RATES. GREAT SERVICE. GREAT RESULTS!

Use a home equity loan for anything you need, including:

- Home Improvement
- New Car Financing
- Home Remodeling
- Debt Consolidation
- Education Financing
- And much more!

Borrow up to 80% of the tax-assessed value of your home, minus your first mortgage, at a highly competitive rate! An additional benefit of a home equity loan is that the interest you pay may be tax deductible for even greater savings in comparison to other types of loans. Consult your tax advisor for details.

[APPLY FOR A HOME LOAN ON OUR WEBSITE TODAY!](#)



DOWNLOAD OUR MOBILE APP

We make mobile banking easy!

[DOWNLOAD TODAY](#)

TACKLE YOUR DEBT WITH A BALANCE TRANSFER!

Don't fumble around when it comes to your finances. Get in the game and make the call to start tackling your debt. Don't continue paying high interest rates on the store cards or other credit cards in your wallet. Transfer the balances to your low-rate Fort Worth Proud Visa® Credit Card and begin saving immediately.

IT'S EASIER THAN 1...2...3!

Call or text a loan officer at **(817) 732-2803** to apply for a Fort Worth Proud Visa® or to begin your balance transfer.

-OR-

Complete the **online balance transfer form**. You'll need the account name, number, and balance information of those accounts you wish to pay off with your Fort Worth Proud Visa® Card.

-THEN-

Enjoy the time- and money-saving benefits of a fee-free balance transfer to your low-rate Fort Worth Proud Visa® Credit Card!



HOLIDAY CLOSURES

NEW YEAR'S DAY
January 1

MARTIN LUTHER KING JR. DAY
January 17

PRESIDENTS DAY
February 21

CU WEALTH MANAGEMENT

Financial advice (financial planning service complimentary for FWCCU Members)

Investment Solutions:

- Point-in-time investment recommendations to address short- and long-term goals
 - » Retirement Savings Strategies, Retirement Income Strategies, IRAs, Brokerage Accounts, Trust Accounts, 529 College Savings, Estate and Legacy Strategies, Portfolio Reviews, Mutual Funds, Actively Managed Portfolio Strategies, Stocks, Bonds, Annuities

Call or email to set up your review:

(469) 778-5670
steve.namy@ampf.com

*Investment products are not federally or FDIC-insured, are not deposits or obligations of, or guaranteed by any financial institution, and involve investment risks including possible loss of principal and fluctuation in value.



SEASONAL SAVINGS GUIDE

Here are a few ways you can make some hidden savings each month.

January: The first month of the year is an ideal time to start fresh and kick off your brand-new savings strategy. And, although it's mid-month, it's not too late to get started if you haven't done so yet. Get a handle on how much post-holiday debt you may have accumulated in December, and determine how to best pay that down. Opening a Holiday Club Account at your credit union would be a good move around this time. These interest-bearing savings accounts provide a safe, smart place to stash cash for the next winter season so you can avoid piling on holiday debt with high-interest credit cards.

February: Football and love are this month's buzzwords. In preparation for Super Bowl Sunday, retailers promote all things related, from chips & dip to 60-inch LEDs. Good news for you, football fan or not, there are deals to be had! Whether you're hosting a Super Bowl bash on February 1, just stocking up on snacks for your kids' lunches, or in the market for a new TV, this is a great time to do some bargain-hunting. Come mid-month, love is in the air, and so are bargains on travel, flowers, spas, and candy. If you're a hopeless romantic, then plan ahead to make your Valentine's Day special – you can find deals on sites like [groupon.com](https://www.groupon.com) and [livingsocial.com](https://www.livingsocial.com). Or if you just love chocolate, now's the time to stock up!

March: Did you think winter would never end? Well, there's a light at the end of the tunnel...literally. Daylight Saving Time will begin on March 13, 2022, and we'll finally be seeing more natural light, which means using less electricity. Speaking of winter coming to an end, spring merchandise is already hitting the racks. But it's still cold outside, and there are tons of clearance deals to be had on everything from sweaters and boots to snow shovels and sleds. Score some new gear to finish out the season or stock up for less for next year. Much like the February football frenzy that is the Super Bowl, March Madness is the basketball equivalent for the following month. As the NCAA tournament gets going, you can score slam dunk deals on party favorites (food and drink), apparel (NCAA t-shirts, iPhone cases, and more), and magazine subscriptions.

LET'S GET SOCIAL!

 @fortworthcitycu  @FWCCU  @Fort.Worth.City.Credit.Union

Federal law requires that we disclose how we collect, share, and protect your personal information. Fort Worth City Credit Union values our members and your privacy. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. Our privacy policy has not changed, and you may review our privacy policy practices online at fwccu.org/disclosures or you may request a free paper copy at any time at any of our locations or by contacting us at (817) 732-2803.

Federally Insured by
NCUA 