



MESSAGE FROM THE CEO

As we approach the end of the year, I want to thank you for your membership at Fort Worth City Credit Union. We have strived to exceed your service expectations this year. We reopened our lobby in May 2020, so we have been at full swing for well over a year. Even after opening our lobby back up, we have continued to offer expanded services in our drive thru. I would like to thank our staff who have been fantastic during this time; everyone here at FWCCU knows our mission is to take care of our members.

We will be converting to the following systems in May 2022:

- Core System
- Debit and credit card system
- Digital storage system
- Several other back-office systems and processes

This will be a major conversion and will entail us doing a soft opening after conversion. We want to start talking about this now, so that by the time May 1st comes, every member is aware and prepared. These new systems will improve our efficiencies and will allow us to improve and expand our services to the membership. We are already working hard to make sure the conversions are seamless, but there are a lot of moving parts so we will prepare for some setbacks, and hope that you will be patient with us.

FWCCU completed its first merger in its history effective September 1st. We would like to welcome the members of All Saints Federal Credit Union into our family!

As a reminder, we implemented our new online member enrolment service which has made it really easy for potential members to open a new account without having to come to an office. We also implemented an online scheduling service for anything you need. You may schedule an in-person or virtual visit. We value your time and hope that these new services save you time.

On behalf of the Fort Worth City Credit Union, thank you. We will continue to strive to be the primary financial institution for our members, and we hope that you will tell all your friends and family about us. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals. Let's end the year strong!

- Ron Fox

Q4 2021 NEWSLETTER

Page 1 Message From The CEO

Time To Ditch The Paper!

Page 2 Holiday Loans

10 Credit Score Tips

**4 Tips For Saving Money
During The Holidays**

Holiday Skip-A-Pay

Page 3 CU Wealth Management

New Mortgage Manager

Page 4 FW Proud Visa Credit Card

**Annual Complaint
Notice**

**Tis The Season For
Scammers**

TIME TO DITCH THE PAPER!

Receiving paper statements is so last year. Make the switch to e-Statements and do the environment - and your wallet - a favor. Say goodbye to your paper trail!

Learn more: fwccu.org/eservices

UNWRAP A GREAT DEAL ON A HOLIDAY LOAN

Make the holidays a little happier with a Holiday Loan! Enjoy rates as low as 6.99% APR* November 1 - December 31, 2021. Use the money for gift-giving, travel, home décor, or anything else you may want or need to do this holiday season. It's easy to apply, and qualified borrowers need only a signature as collateral. It's simple, quick, and convenient! Learn more at fwccu.org/holiday-loans.

10 WAYS TO KEEP YOUR CREDIT SCORE STRONG

When you apply for credit, lenders determine your credit risk by examining your credit scores, also known as FICO® scores. Each of the three main credit bureaus — Experian, TransUnion, and Equifax — keeps credit information about you that is used to calculate your FICO scores. This includes your payment history, the amount of money you owe, the length of your credit history, and the number of recently opened credit accounts. Your FICO scores help lenders determine the credit risk associated with loaning you money. Scores range from 300 to 850. The higher your score, the lower your perceived risk to a lender. Below are 10 ways to keep your credit score strong:

1. Complete credit applications carefully and accurately.
2. Use your credit cards responsibly — don't let them reach their limit or spend beyond your means.
3. Choose your credit cards wisely and make sure you understand all of the terms and features.
4. Attempt to pay your credit card balance in full each month, but at least make the minimum payment by the due date.
5. Always pay bills on time.
6. If you have problems paying your bills, contact your creditors. In many cases, they will work with you to figure out a payment plan.
7. If you move, let your creditors know your new address as soon as possible to avoid losing bills or receiving them late.
8. If your credit card is lost or stolen, report it to the issuer immediately.
9. Check your credit reports periodically for inaccuracies and immediately report errors to resolve any issues.
10. Establish a consistent work history.

4 TIPS FOR SAVING MONEY DURING THE HOLIDAYS

The holiday season usually means spending season—here's how to cut back and still enjoy the festivities.

- Consider opening a Christmas Club account to set aside small amounts of money throughout the year.
- Shop early to avoid making hasty and expensive purchases.
- Set a budget and stick to it.
- Thoughtful gifts outshine expensive ones. Sometimes the gift of your time is the best gift you can give.



HOLIDAY CLOSURES

COLUMBUS DAY
October 11

VETERANS DAY
November 11

THANKSGIVING
November 25

CHRISTMAS EVE
December 24 @ Noon

CHRISTMAS DAY
December 25

NEW YEAR'S DAY
January 1



HOLIDAY SKIP-A-PAY!

Take a holiday from your loan payments! Enroll in our Holiday Skip-A-Pay and we'll let you skip one month of loan payments in November, December or January. Christmas will be here before you know it - enroll today for extra happy holidays!

PLANNING SOCIAL SECURITY RETIREMENT BENEFITS

Because Social Security income lasts your entire life, deciding when to file for it is key. Your CU Wealth Management financial advisor at Fort Worth City Credit Union can recommend options that support your retirement income.

How is Social Security different than other forms of income?

Social Security retirement benefits augment your retirement income from a 401(k) account, IRA, pension or other source.

The income is unique for several reasons:

- You can't outlive Social Security.
- It has the backing of the federal government.
- It's adjusted for inflation.

At what age should I collect Social Security benefits?

You can begin receiving Social Security as early as age 62 — but in doing so, your monthly benefits may be reduced for life. If you're able to wait to collect benefits, it may be worth it in the long run. Each month you delay collection increases your eligible benefits, up to a point:

- Once you reach full retirement age, you are entitled to 100% of the benefits calculated from your lifetime earnings. See the table below to view your full retirement age.
- If you begin collecting Social Security at age 70 (the maximum age), your full retirement benefit will be 32% larger than if you began collection at your full retirement age.
- Postponing collection of your Social Security retirement benefits can also provide your spouse with a higher survivors benefit.

Everyone's situation is unique — and waiting may or may not be the right choice for you. Your CU Wealth Management advisor can help you decide on a personalized approach that takes your other retirement accounts, additional sources of income, health issues, life expectancy, and other factors into consideration.

How your CU Wealth Management advisor can help

Social Security income is just one part of the bigger picture in planning for retirement. Your CU Wealth Management financial advisor is here to help you prepare for your everyday financial needs as well plan for many complexities. Their recommendations for solutions will be based on your individual financial goals and needs. For a complimentary portfolio review with a trusted, qualified, financial advisor, contact Steve Namy, your CU Wealth Management Financial Advisor at 817-296-2744 or steve.namy@ampf.com.

Steve Namy may only conduct securities business with residents of states in which they are properly registered. Please refer to FINRA's BrokerCheck website for a list of those states. CA Insurance #0F40134 Not Federally Insured. No Financial Institution Guarantee May Lose Value. References to financial institutions are solely to indicate location. Any financial institution referenced is not affiliated with Ameriprise Financial, Inc. The Confident Retirement® approach is not a guarantee of future financial results. Ameriprise Financial Planning Services are optional, offered separately, and priced according to the complexity of your case and your financial advisor's practice fee schedule. Your fees and financial advisor may be subject to change. Investing involves risks, including changes in value and possible loss of the entire amount invested. Ameriprise Financial, Inc. and its affiliates do not offer tax or legal advice. Consumers should consult with their tax advisor or attorney regarding their specific situation. Investment advisory products and services are made available through Ameriprise Financial Services, Inc., a registered investment adviser. Ameriprise Financial Services, Inc. Member FINRA and SIPC. © 2021 Ameriprise Financial, Inc. All rights reserved.



TOM TALLENT, MORTGAGE MANAGER

Tom Tallent CMB, AMP, has been named as the new Mortgage Manager of Fort Worth City Credit Union. Tom is an accredited graduate of the Mortgage Banker Association's School of Mortgage Banking and earned a BBA in Management from the University of Texas at Arlington. He brings more than twenty years of experience in the mortgage industry to the credit union. Please join us in welcoming him to FWCCU!



CARRY A CREDIT CARD YOU'RE PROUD OF!

Apply for a Fort Worth City Credit Union VISA Credit Card and experience the credit union

difference with every swipe you make. Support your local community with every purchase you make!

Learn more:
fwccu.org/credit-cards

ANNUAL COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Fort Worth City Credit Union, 2309 Montgomery St., Fort Worth, Texas 76107 or 817.732.2803 or complaints@fwccu.org.

Learn more at fwccu.org/disclosures

'TIS THE SEASON FOR SCAMMERS

The holiday shopping season is just around the corner. While you're busy hanging lights and tossing tinsel, scammers are looking for ways to catch you off guard. Be on the lookout for popular scams so you can help keep you and your money safe and put scammers on the naughty list.

P2P Scam

Fraudsters are targeting members of credit unions offering P2P by using a sophisticated scam to defeat 2-step authentication. Here's how it works so you'll know to hang up.

- Fraudsters send text alerts to members appearing to come from the credit union warning members of suspicious debit card transactions.
- Fraudsters call those members who respond to the text spoofing the credit union's phone number and claim to be from the credit union's fraud department.
- To verify the identity of the member, the fraudster asks for the member's online banking username and tells them they will receive a passcode via text or email and the member must provide it to the fraudster. In reality, the fraudster initiates a transaction, such as the forgot password feature, that generates a 2-step authentication passcode which is delivered to the member.
- The member provides the passcode to the fraudster who uses it to log in to the member's account using a device not recognized by the host system.
- Upon logging into the accounts, fraudsters change the online banking passwords and then use P2P to transfer funds to others.

Remember that FWCCU will never contact you and ask you to provide your card number, PIN, online banking login info, social security number, date of birth, or other personal information over the phone. Even if the call appears to come from the credit union, hang up and call the credit union directly to verify before providing any further information.

If you ever receive any correspondence that claims to be from us that just doesn't look or feel right to you, please do not hesitate to give us a call at 817.732.2803. We will be able to confirm or deny the communication attempt. Your personal and financial security is worth the effort!

LET'S GET SOCIAL!

 [@fortworthcitycu](https://www.instagram.com/fortworthcitycu)  [@FWCCU](https://twitter.com/FWCCU)  [@Fort.Worth.City.Credit.Union](https://www.facebook.com/Fort.Worth.City.Credit.Union)

Federally Insured by

NCUA



As a member of Fort Worth City Credit Union you have the right to review the most current summary of the annual audit, the balance sheet, income statement, the IRS Form 990 and the written Board Policy regarding access to articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof. This information can be obtained at the Credit Union.