



Message from the CEO!

Thank you to everyone that attended our 93rd Annual Meeting on April 20th. It was great to be back in person and Coburns BBQ was great as always. There were 1539 advance reservations, however we did have the lowest turnout we've had in many years, with 849 attendees. As we aim to be responsible stewards of your money, please remember to RSVP only if you plan to attend, as we must guarantee the count for food, tables, and chairs up front based on the reservations.

If you have not heard, our members voted us as DFW's Favorite Credit Union! DFW Favorites is hosted by the Fort Worth Star-Telegram. Thank you to all our members who voted and thank you for supporting YOUR Credit Union!

We have introduced a couple of new auto loan products this year that give our members more options. We branded the new lease-like auto loan as "SmartBuy". This is very similar to a lease except the title is in the member's name. The residual or future value is placed at the end of the term, so the monthly payments are less than a conventional loan. The other auto loan option we have is for those more credit challenged members, and we have branded that as DriveFWCCU. Regardless of your situation, if you need an auto loan, we are your trusted source.

The economy is not slowing as fast as the Federal Open Market Committee had expected, so it appears they will continue to raise interest rates. The yield curve is inverted, meaning short term rates are higher than long term rates, which means the market is still expecting a recession. We want prices to come down for sure, but we do not want to start seeing a lot of jobs being cut. Fortunately, the job security for the bulk of our members has always been on solid footing because the city continues to grow rapidly. Whatever your situation is, save now and be prepared to absorb a setback. One way you can prepare is utilizing our free financial planning and budgeting software (SyncUp) imbedded within our digital platform. To take advantage of this free product, click on any account once you get logged in, and then click on the Sync Up tile.

Finally, a special shout out and thank you to all the city employees that must work outside in this awful heat wave. You all work extremely hard and long hours all year, but it's hard to imagine what you go through in heat like this, you are much appreciated!

- Ron Fox, President

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Fort Worth City Credit Union named DFW's Favorite Credit Union!

Fort Worth City Credit Union (FWCCU) is thrilled to announce that we have been awarded the Gold Award of "DFW's Favorite Credit Union" in the annual Star-Telegram DFW Favorites competition. This achievement serves as a testament to FWCCU's unwavering commitment to providing exceptional financial services and personalized member experiences.

We would like to thank our incredible membership for nominating FWCCU and voting for us as their favorite credit union in DFW. As "DFW's Favorite Credit Union," we will continue our mission to deliver exceptional financial services and enhance the financial well-being of our members. Through ongoing innovation, community involvement, and a dedication to excellence, FWCCU will remain at the forefront of the credit union industry, providing the highest quality services to you, our valued and loyal members.

[LEARN MORE](#)

Say YES To That Vacation! WITH SUMMER LOANS

Don't put a damper on your summer fun by charging it to a high-rate credit card that'll leave you drowning in interest. Be sure to include a Summer Loan at the Credit Union in your vacation plans! Apply online at fwccu.org/summer-loans or call 817.732.2803 to speak with one of our loan officers.

[APPLY NOW](#)



HOLIDAY CLOSURES

Independence Day

Tuesday, July 4th

Labor Day

Monday, September 4th

HOME EQUITY LOANS

[APPLY TODAY](#)

Utilize the equity in your home and nail down a great home equity loan from Fort Worth City Credit Union.

Whether it's a much-needed renovation, debt consolidation, or a much-deserved vacation, a home equity loan from Fort Worth City Credit Union will put you in the perfect position to hammer home the savings. Apply today at fwccu.org/real-estate.

Fort Worth City Credit Union (NMLS #547601) is an equal opportunity housing lender. Certain restrictions do apply. Contact the Credit Union for complete details.



Where the Best of Leasing and Conventional Vehicle Financing Meet!

SMARTBuy is an alternative financing method allowing you to receive the best benefits from leasing and conventional vehicle financing. This means you no longer have to settle when it comes to financing or on the vehicle of your dreams.

- New and pre-owned vehicles up to five years old qualify
- Monthly payments you can afford
- No money down
- Lower the risk of negative equity
- You own the vehicle
- Guaranteed future value (GFV)*
- No hidden or “surprise” expenses if you elect to return the vehicle.
- Determine your own private auto insurance coverage instead of mandatory minimum private collision and/or liability insurance coverage often required by leasing companies.

What makes this possible?

Vehicles 5 years old or newer qualify for SMARTBuy financing. Your payment is calculated using an established residual value, the current rate, and the term of the loan using industry-approved guidelines similar to leasing. Terms range from 24-72 months. The difference between what you pay for the vehicle and the residual value is used to determine the principal portion of your payment, which results in a lower monthly payment than conventional financing.

Simply put, you pay for what you use!

At the end of every conventional loan there is still a substantial amount of life on the vehicle. That is where we get the Guaranteed Future Value (GFV) because this life equals value. SMARTBuy guarantees this value to you if you elect to trade in your vehicle at the end of your terms.

What can you do during the term?

- You can sell the vehicle at any time, pay the loan off and keep any profits.
- You can opt to keep the vehicle at the end of the trade in and refinance the loans balance into a conventional used car loan.
- You can trade the car in to buy a new vehicle and pay off the balance of the loan during this process.

Visit fwccu.org/smartbuy to learn more or apply today!

[LEARN MORE](#)

*Guaranteed Future Value (GFV) - The residual is the projected value of the vehicle at loan maturity. Our program guarantees this residual - we call it the "Guaranteed Future Value." If your vehicle is worth less than what you owe on your loan at maturity, you can turn the vehicle in and "walk away."



"Since 1986, when the City of Fort Worth hired me, I have had a long relationship with the Credit Union. Almost on a daily basis, it has touched every aspect of my life, and it has always been there for me. What more could one ask for from a partnership?"

MARSHA ANDERSON
Valued Member Since 1986

Discover Your Ideal Retirement Lifestyle: 7 Key Questions

You've spent decades working hard and saving, so your retirement years should be what you envision. CU Wealth management can help build the retirement income streams and financial strategies to work toward getting you there. As you begin to map out your life after work, consider these questions to help you clarify the activities, ideals, and lifestyle you value most.

- **What activities do you want to do?**
- **Is travel one of your priorities?**
- **With whom do you want to spend time?**
- **Where do you want to live?**
- **How do you intend to stay healthy and active?**
- **How do you want to make an impact?**
- **What do you want your legacy to be?**

Make your retirement dream a reality.

When it comes to achieving a fulfilling retirement, having a clear vision of what you want will form the foundation for your financial goals and financial strategy. Your CU Wealth Management advisor can help you optimize your retirement income to help support your retirement lifestyle goals. 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.

Request a Complimentary Consultation

Smart Summer Travel: 8 Ways to Save (and Still Have Fun!)

Few things stoke wanderlust like longer days and warmer temps. But before you deep dive into summer travel—and your wallet—check out these tips that can help you have fun in the sun without breaking the bank.

1. Set a Realistic Budget.

Before you hit the open road (or sky...or seas...) consider all the expenses involved, including transportation, accommodation, meals, and activities. Allocate a portion of your budget for unexpected expenses. Having a big picture overview of your financial limitations will steer your decision-making process and make overspending less likely.

2. Travel Off-Peak.

Take advantage of off-peak seasons or weekdays when prices on airfare, accommodations and attractions are often lower. You might also be able to enjoy destinations with fewer crowds.

3. Explore Alternative Accommodations.

Instead of opting for traditional hotels or vacation rentals that often come with cleaning fees, consider cost-saving options such as camping, house-swapping or house-sitting for friends if your dates are flexible.

4. Be Flexible with Your Destination.

Explore different destinations based on afford-ability. Research affordable domestic or international destinations—by being flexible on the 'where', you can uncover hidden gems without the premium prices.

5. Embrace Free and Low-Cost Activities.

Many destinations offer walking tours, public parks, museums with discounted admission rates, or specific days when attractions offer reduced entry fees. Take advantage of natural wonders, public beaches, and hiking trails and engage with locals to receive insider tips on affordable attractions and events.

6. Plan Your Meals Wisely.

Opting for accommodations with kitchen facilities and preparing a few meals could save you hundreds. When dining out, avoid tourist trap restaurants with hefty price tags and opt instead for mom 'n pop shops or street food vendors that offer local flavors and lower prices.

7. Use Travel Rewards and Discounts.

Have an airline or hotel account? Leverage those travel rewards programs, credit card points, and loyalty programs to your advantage. Additionally, search for discount codes, coupons, and promotions when booking accommodations, flights, and attractions—it literally pays to comparison shop.

8. Consider a summer loan.

If you find that your vacation budget is a little small this year, include a summer loan at Fort Worth City Credit Union in your plans. Don't put a damper on your summer fun by charging it to a high-rate credit card that'll leave you drowning in interest. You'll get the cash you need up front for the vacation of your dreams.

The reward of travel lies in the experiences, connections, and memories you create, and these don't have to come with a hefty price tag.

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.

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