

## FORT WORTH CITY CREDIT UNION

2309 MONTGOMERY STREET  
FORT WORTH, TEXAS 76107

*"Where Ownership is a Family Tradition"*

[WWW.FWCCU.ORG](http://WWW.FWCCU.ORG)

# ***\$1000 College Scholarship***

***High School Seniors, want  
a \$1000 scholarship to the  
college of your choice?***

Then you still have time to meet the requirements to be eligible for the drawing for the \$1000 College Scholarship to the college of your choice.

These requirements are:

- 1) a graduating high school senior at the end of the 2008 school year,
- 2) open or maintain an existing share (savings) and a checking account during your senior year, and
- 3) handle both accounts properly (no overdrafts or NSF activity) for at least six months.

These requirements are easy, so take the opportunity and become eligible for the \$1000 Scholarship Drawing held at the end of the 2008 school year. For more information and to obtain an entry form for the drawing contact a Member Service Rep.

***PUT SOMETHING EXTRA  
IN YOUR CHRISTMAS STOCKING***



We are offering you the opportunity to skip 1 monthly, 2 bi-weekly or 2 semi-monthly payments on loans in December 2007. The bi-weekly payments must be the first two payments in December.

Find the insert enclosed with this newsletter and statement, fill it out and return it to the Credit Union by November 21, 2007 to take advantage of this offer in December. You can also go to the Credit Union

website ([www.fwccu.org](http://www.fwccu.org)) and click on specials and find this insert or come by the Credit Union and fill one out here. For more information on this skip a payment opportunity call or come by the Credit Union and talk to a loan officer.

*2007 City Kids  
3rd Quarter  
Winner*



**Congratulations  
David Casey Fowler!**

David Casey Fowler is seven years old and has been a member of the City Kids Club for six years. David is shown here receiving his \$50.00 Toys-R-Us Gift Certificate from Sarah Green, Member Service Rep.

What better way to encourage your child about money management and how to become a regular saver than to open a City Kids Share Account for your child today so they can start saving for tomorrow.

Give us a call at 817-732-2803 for more information on the City Kids Saving Program.

**Teach Your Kids  
to Reach Their  
Dreams**

You teach your kids to eat right, exercise, and about being safe.

But do you teach them to save?

Saving nourishes dreams.

Saving strengthens self-discipline.

Saving protects the future.

Teach your kids to put income aside today for tomorrow's goals. Help them to realize their dreams with a Fort Worth City Credit Union Share (savings) Account.

# Snooze You Lose

Wake Up and finance your vehicle with Fort Worth City Credit Union. Don't snooze through rates as low as 5.24%APR\* with discounts for qualified borrowers. Now thru November 30, 2007, buy or refinance a vehicle with a balance of \$10,000 or more and we'll put your name in a drawing for some comfy, cool prizes.

**First Prize  
Recliner**

**Second and Third  
Prizes  
Quilt and quilt rack**

**Apply today!  
2309 Montgomery  
817-732-2803  
www.fwccu.org**



\*Annual Percentage Rate. Normal loan policies apply. New loans only. Rate shown includes the following discounts: .25% off with a FWCCU Checking Account and .25% off with automatic payment of the loan.

## Important Information

FWCCU feels it is time again to say thank you to all of our members for the confidence and trust that you have placed in us. We realize how much it means to have earned your loyalty and FWCCU could not prosper or grow without you. Thank you to each and every one of you.

As you may recall in our April 2007 newsletter, we announced that Bill Gordon, President was retiring. Well he has decided to stay a while longer and we know you are as happy about this as we are—so we will keep you posted as to when he will actually retire.

If you sell a vehicle, one of the most important things you can do is to pay \$5.00 to submit the Motor Vehicle Transfer Notification (form VTR-3460). It is the responsibility of the buyer to apply for the title after purchasing your vehicle but they may not do this. You may end up receiving registration renewal notices, parking tickets, red light camera tickets and other correspondence that no longer applies to you. While the buyer has up to 30 days to file for a title, you can immediately file the Motor Vehicle Transfer Notification, giving you a little peace of mind in the event the buyer fails to title the vehicle before racking up tickets. This form is available at the county clerk's office at the same place you get your license plates.

The 2008 Fort Worth Passbooks are now on sale thru the end of November for \$20.00. \$4.20 of the \$20.00 purchase price goes to Children's Miracle Network.

State Fair tickets are now on sale thru October 21, 2007. Adult tickets are \$11.50 and senior citizen/children tickets are \$9.00.

Christmas Club Checks will be mailed the first week of November.

# Loan Rates

## NEW VEHICLES\* (1)

As low as 5.49% to 15.34% APR\*

## USED VEHICLES\* (1)

As low as 5.49% to 15.34% APR\*

## NEW RECREATIONAL VEHICLES\* (1)

As low as 5.49% to 15.34% APR\*

## USED RECREATIONAL VEHICLES\* (1)

As low as 5.49% to 15.34% APR\*

(1) Above rates quoted include the following discounts:

.76% for Auto/Recreational Vehicle Loan Promotion

.25% for having a FWCCU Checking Account

.25% for having Payroll Deduction or Automatic Payment

### Additional discounts may apply:

.25% discount if you are 55 or older with a Senior Partner Checkin' Account

New Autos Only - .50% discount for 20% down payment

## SIGNATURE LOANS\* (2)

As low as 7.50% to 17.50% APR\*

(2) Above rates quoted include the following discounts:

.25% for having a FWCCU Checking Account

.25% for having Payroll Deduction or Automatic Payment

### Additional discounts may apply:

.25% discount if you are 55 or older with a Senior Partner Checkin' Account

## CD/SHARE ACCOUNT

2.50% Over Dividend Paid

## MASTERCARD

Classic MasterCard 13.90%APR\*

Gold MasterCard 10.90%APR\*

\*Annual Percentage Rate (APR). The Annual Percentage Rate may vary depending on credit worthiness determined by the Fair ISAACS Credit Score on the credit report at the time of the loan advance.

# Financial Update

## August 31, 2007

Assets .....\$89,854,745  
Loans .... .....\$39,320,545  
Savings .....\$75,902,246  
Members .....12,699

## 3rd QUARTER DIVIDENDS

During September the Board of Directors declared the following dividend on Shares for the third quarter:

Balance .....\$25.00+  
Dividend .....1.25%  
APY ..... 1.26%

IRA deposits will earn interest during the fourth quarter of 2007 at a 3.50% rate (3.56%APY\*). The dividends calculation on both the Share Account and on IRAs uses the average daily balance. Dividends on Shares will be paid to all accounts open on the last day of the quarter, based on the average daily balance.

\*APY = Annual Percentage Yield

## Shared Branching Information

Deposits: When you make a deposit at a shared branch just know that it may not be the same as making a deposit at FWCCU. The teller at the shared branch has three options when coding the deposit and these are:

- 1) I for Immediate/Expedited, which is cash, cashier's checks or payroll checks that are computerized and state on the checks that they are payroll and there is no hold put on these checks;
- 2) L for Local, a hold is placed on the check and this hold is determined by FWCCU's Check Hold Policy;
- 3) N for Non-Local, a hold is placed on the check and this hold is also determined by FWCCU's Check Hold Policy.

Once the teller codes the deposit and a hold is placed on the check, then the length of time for the hold is according to FWCCU's policy. The receipt that you receive for the deposit will not have the date that the funds will be available. All shared branches should have a sign posted that states that funds deposited may not be immediately available. Check with FWCCU for our Check Hold Policy.

Withdrawals: Some shared branches have a cash withdrawal limit of \$500.00 in one day and some shared branches don't have a limit. You may want to check with the shared branch on their policy for cash withdrawals.

Another little reminder is that the joint owners on your accounts don't show up on the screens at the shared branches so the joint owner will be required to have the account number and their identification. The teller at the shared branch may then call FWCCU to verify the joint owners on the account.

Please contact Member Services if you have any questions on shared branching.

# Holiday Closings

*Our offices and drive thru will be closed on the following days:*

**Thanksgiving  
Thursday, Friday & Saturday  
November 22, 23, 24, 2007**

Shared Branching Facilities will be open on November 23rd and 24th and the nearest location can be found on the Credit Union website at [www.fwccu.org](http://www.fwccu.org) and then click on the swirl.

**Christmas  
Monday & Tuesday  
December 24 & 25, 2007**

Shared Branching Facilities will be open on December 24th and the nearest location can be found on the Credit Union website at [www.fwccu.org](http://www.fwccu.org) and then click on the swirl.

**New Years  
Tuesday  
January 1, 2008**

## ***Dates to Remember***

**Daylight Savings Time ends November 4, 2007**

**Halloween bags for the kids will be handed out in the lobby on October 30th & 31st.**

***FWCCU wishes all of you a safe and happy holiday season.***

## **Free Financial Education Classes**

Don't miss out on the last two Free Financial Education Classes to be offered in 2007. Attend one of these classes and learn how to improve your finances by getting the facts and gaining control.

Thursday, November 8, 2007.....6:30 P.M.  
Saturday, November 10, 2007.....9:00 A.M.

Make your reservation by either calling 817-732-2803 and asking for Venita Egler or e-mailing her at [vegler@fwccu.org](mailto:vegler@fwccu.org). Seating is limited, so be sure and make your reservation today. These classes will be held at the Fort Worth City Credit Union, 2309 Montgomery, in the Board/Meeting Room. Registration for these classes is required. These dates may be subject to change.



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Fort Worth, TX 76107-4588  
817-732-2803  
E-Z Tel 817-377-7979

P.O. Box 100099  
Fort Worth, TX 76185-0099  
Fax 817-732-7524  
Internet [www.fwccu.org](http://www.fwccu.org)

Main Lobby:  
Mon.-Thurs.: 9am - 5pm  
Friday: 8am - 5pm

Drive Thru:  
Mon.-Fri.: 7:30am - 6pm  
Drive Thru & Lobby:  
Saturday: 9am - noon

Your savings insured to \$100,000  
**NCUA**  
Member Since 1968

