



# THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

## Early Direct Deposit is HERE!

*Get paid up to two days early\* with direct deposit!*

In an effort to provide members with additional benefits, First Watch is advancing access to direct deposit payments when they are posted to a member's account, up to two days earlier than most banks. In most cases, payers post their payment files in advance of the payment date. When this happens, First Watch will go ahead and advance the payment amount to the member's account - resulting in members getting access to their payment up to two days before the actual payment date.

**•Faster access to your money.** This perk is especially useful if you're living paycheck to paycheck or have a big bill coming up. At the very least, having your money sooner is convenient.

**•Start earning interest sooner.** Thanks to compound interest, every day your money accumulates interest, you earn more.

\* Early access to direct deposit funds depends on the timing of the submission of the payment file from the payer. We generally make these funds available on the day the payment file is received. First Watch observes all federal and bank holidays. On these days, banks are unable to process deposits, which may delay the arrival of a direct deposit until the next day.



## Kids' Pumpkin Decorating Contest



**1st Place will receive a  
\$50 gift card!**

**Pick up your pumpkin at either  
branch location Oct. 23-26  
and begin creating!**

*No carving please.*



**All entries due by 4 p.m.  
Monday, Oct. 30.  
Winner announced  
on Wednesday, Nov. 1!**

*Prizes will be given to top three pumpkins.  
Must have a kids account to participate.*

**Your Community Credit Union....**

Serving all residents of Taylor, Haskell, Jones, Shackelford,  
Stephens, Nolan, Callahan, Eastland, Runnels, Coleman, Brown, Comanche and Erath counties.

# House Hunting Tips

First Watch can help you get the mortgage you need to purchase your new home. Before you get your mortgage, you need to find the perfect home for you! Here are some house hunting tips to consider when searching for your home.



**Location-** Almost anything about a house can be changed- except where it's located.



**Future Needs-** Consider how your future or lifestyle may change in the coming years and look for a home that can grow with you.



**Function-** Try to look beyond the "cuteness" of the home and strive to purchase a home that will function the way you need it to.



**Costs-** Do the math and ensure you can afford the extra expenses that may come with the home before making an offer.



**Wants vs. Needs-** Make a list of things that are absolute must haves and decide what you can live without.



**FIRST WATCH**  
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REAL ESTATE



**Congratulations!**  
**Margaret Ferguson**  
has won \$25.00!

\*Contact First Watch to redeem your prize.

## Keep the Holidays FUN!



**FIRST WATCH**  
— CREDIT UNION —



Holiday loan rates as low as 7.99% APR

## Relax.

Skip-a-Payment Has You Covered.



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— CREDIT UNION —

Through our Skip-a-Payment program, members in good standing are allowed to skip one or two loan payments during November and December for a fee of \$15 for each month skipped.



The fees collected will be donated to several charities in the area. Other restrictions apply.

### NORTH LOCATION:

1118 Pine | Abilene, Texas 79601  
(325) 670-2429

NORTH DRIVE-THRU:  
7:30-6:00 Monday-Friday  
Closed Saturday

NORTH LOBBY:  
9:00-4:00 Monday-Thursday  
9:00-5:00 Friday



**FEDERALLY INSURED BY NCUA**  
NMLS#746450

### SOUTH LOCATION:

3324 Catclaw | Abilene, Texas 79606  
(325) 670-2429

SOUTH DRIVE-THRU:  
7:30-6:00 Monday-Friday  
9:00-1:00 Saturday

SOUTH LOBBY:  
9:00-4:00 Monday-Thursday  
9:00-5:00 Friday



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[www.myfwcu.org](http://www.myfwcu.org)