



# THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

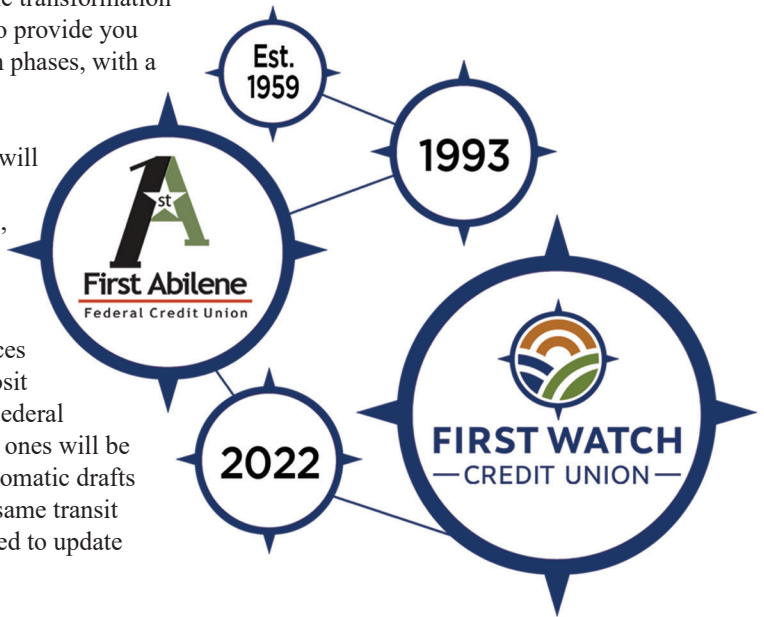
## Get Ready! Our New Name and Logo are Coming!

In May, we unveiled our new name and brand, First Watch Credit Union. The transformation allows the credit union to pursue further growth opportunities, enabling us to provide you more convenient, low-cost financial services. The rebranding will be done in phases, with a scheduled completion at the end of first quarter 2023.

By now you have seen updates to our external building signs, and soon you will see an updated website. Along with the website, you will see name change updates throughout online banking, bill pay, and our mobile app. Statements, receipts, ATMs, and notices will be updated around the same time period to incorporate our new name.

Until the rebrand is completed in full, you may see the old logo in some places as we try to use up printed material. You can continue to use any cards, deposit slips, and checks that include First Abilene Federal Credit Union. When you run out, your new ones will be updated with the new name and logo. Automatic drafts and direct deposits are routed using the same transit and account numbers, so there is no need to update this information.

If you have any questions regarding the name change or any aspect of the credit union, please visit your local branch or call (325) 670-2429.



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



## Kids' Pumpkin Decorating Contest

Pick up your pumpkin at either branch location Oct. 18-21 and begin creating!

*No carving please.*

All entries due by 4 p.m. Wednesday, Oct. 26.  
Winner announced on Friday, Oct. 28!

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.

# Safety and Security Tips to Help Protect You Against Scams

Scammers are continuing to find new ways to take advantage of people. With the holiday season just around the corner, consumers become more vulnerable. That's why it's important to protect yourself and your loved ones from the stress of fraud and scams.

Making a habit of regularly viewing your credit card and checking accounts is the first step to prevent fraud. It is recommended to check your transactions daily and make it part of your regular routine. The sooner you can identify an unknown transaction, the better. If you happen to sense a suspicious situation, don't wait to contact your financial institution.

Online shopping has become a way of life for many. Being safe while shopping online is not always a simple task. Verifying website legitimacy is critical before clicking the check out button. Check the website contact page and verify there are multiple options (phone, email, live chat, or physical address). Legitimate websites and businesses will be happy to give you the information you need. Re-check the website address to make sure a scammer has not created a similar website name to trick the user into thinking they are a legit site.

Be skeptical of websites that contain poor grammar and spelling. Legitimate company websites should take pride in having a professional looking site.

Taking a moment to read reviews can save you heartache in the end. If the website or business does not have reviews or has a lot of negative reviews, it's probably best to take your business somewhere else. If you find something online that seems to be "too good to be true," it probably is.



**Congratulations!**

**Ermelinda Jacques**  
has won **\$25.00!**

\*Contact First Watch to redeem your prize.

## 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



**FIRST WATCH**  
— CREDIT UNION —

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

## Sprinkle a Little More Love



This Holiday Season.



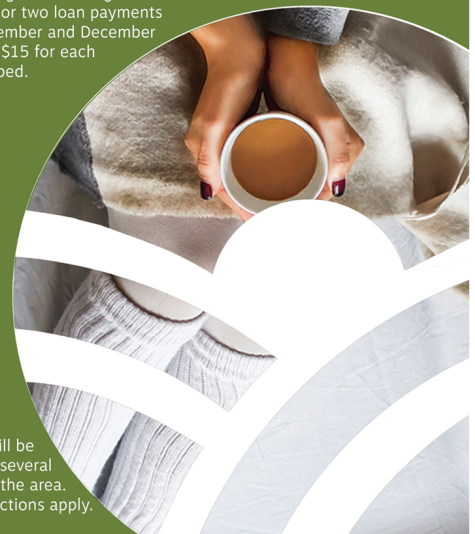
Rates  
as low as  
7.99% APR

## Relax.

Skip-a-Payment  
Has You Covered.



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.