



THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

Digital Banking Skills for 2026: Tools Every Member Should Be Using

As technology evolves, managing your money has never been more convenient, and 2026 brings even more opportunities to simplify, secure, and improve your financial life. This quarter, we're highlighting the digital tools available to all members so you can make the most of your credit union membership.

Why Embrace Digital Banking This Year?

Digital banking isn't just about convenience; it can help you stay organized, protect your accounts, and make smarter decisions. Whether you're on the go or relaxing at home, you can access your finances anytime, anywhere.

Key Digital Tools You Should Start Using

1. Mobile banking app

Our app puts your accounts at your fingertips. Check balances, review transactions, and transfer funds instantly. It's perfect for keeping an eye on your budget or moving money to savings right after payday.

2. Mobile check deposit

Skip the branch visit—just snap a photo of your check and deposit it securely from your phone. It saves time and helps you stay consistent with banking even during busy weeks.

3. Card controls & alerts

Set spending limits, lock or unlock your card, and receive instant transaction notifications. Card controls greatly reduce fraud risk and give you immediate insight into your spending habits.

4. Bill Pay

Make all your payments in one place. Schedule recurring payments for your mortgage, utilities, or loans to avoid late fees and give yourself peace of mind.

5. Secure messaging

Have a question? Use in-app secure messaging to reach our staff without calling or visiting a branch. It's a safe, convenient way to get personalized guidance.

Keeping Your Digital Banking Secure

As digital tools grow, so do protection features. Turn on multi-factor authentication, use strong passwords, and review your account alerts regularly. Our security systems operate 24/7, but your vigilance adds an extra layer of protection.

Your Financial Life, Simplified

The start of 2026 is the perfect time to explore the digital tools that can save you time, improve your financial organization, and help you stay secure. If you'd like help setting up any of these features, visit a branch or contact us—we're here to make digital banking easy.



Your Community Credit Union...

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

2025 EMPLOYEE OF THE YEAR

Brian Colley

**FINANCIAL SERVICES
REPRESENTATIVE III**

Congratulations to Brian Colley, our 2025 Employee of the Year! Brian is known for his professionalism, willingness to help, and ability to take on any task—from opening accounts to mortgage loans—with skill and a positive attitude. He remains calm and patient with members, explains things clearly, and consistently delivers excellent service. Brian's eagerness to learn, commitment to accuracy, and supportive teamwork make him a tremendous asset to the credit union. Congratulations on this well-deserved recognition!



Build with Confidence

Interim
Construction
Loans




Save the Date
for our
ANNUAL MEETING
April 14, 2026

Congratulations!

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

*Contact First Watch to redeem your prize.



Holiday Magic Starts with Smart Savings

Christmas
Savings
Accounts



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