

FIRST WATCH
—CREDIT UNION—

THE CREDIT UNION **ADVANTAGE**

Helping You Achieve Financial Security

Drive Thru
ANNUAL MEETING 2026
APRIL 14, 2026

Members are invited to join us for our drive through Annual Meeting, Tuesday, April 14 in the parking lot of our Pine Branch. Please find important details and instructions below. For additional details and to join us online for our business meeting, please visit our website.



**COME ANYTIME BETWEEN
4:00 PM - 7:00 PM**



**DRIVE THROUGH EACH STATION
IN OUR PARKING LOT**



Register for door prizes
(limit 1 entry per member)



Pick up to-go dinner and gift
(limited to 1 person in the car, up to 4 per car)



Join us online for business meeting



Your Community Credit Union...

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

5 Smart Ways to Use Your Tax Refund

For many people, tax season brings a welcome bonus in the form of a tax refund. While it can be tempting to spend it right away, your refund can also be a great opportunity to strengthen your financial future. At First Watch Credit Union, we encourage members to think about how their refund can make a lasting impact. Here are five smart ways to put your tax refund to work.

1. Build or Boost Your Emergency Fund

If unexpected expenses arise—such as car repairs or medical bills—an emergency fund can help you avoid relying on credit cards or loans. Consider placing a portion of your refund into a savings account to give yourself peace of mind.



2. Pay Down High-Interest Debt

Using your refund to reduce high-interest debt, such as credit card balances, can save you money in the long run. Paying down debt faster helps reduce the amount of interest you pay over time and can improve your overall financial health.

3. Make an Extra Loan Payment

Putting your refund toward a loan—such as an auto loan—can reduce your balance and potentially shorten the life of the loan. Even one additional payment can make a difference in how much interest you pay.

4. Start or Add to a Savings Goal

Whether you're planning a vacation, saving for a home project, or preparing for holiday expenses later in the year, your tax refund can help jump-start a savings goal.

5. Invest in Your Future

Consider using part of your refund for long-term financial goals such as retirement savings, education expenses, or professional development. Even small contributions today can make a big difference over time.

A tax refund is more than just extra spending money—it's an opportunity to make progress toward your financial goals. If you'd like help deciding how to make the most of your refund, the team at First Watch Credit Union is always here to help.

Turn Your Equity into Opportunity

Home Equity Loans



Your Money. Your Time. Your App.

Digital Banking



Congratulations!

Jimmy Dean Morris

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



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www.myfwcu.org