



THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

Important Notice: Update to Our Fee Schedule

We are committed to providing transparent and affordable financial services to our members. As part of our ongoing efforts to maintain high-quality service and ensure long-term sustainability, we will be updating our fee schedule **effective November 1, 2025**. A full list of updated fees is available on our website at www.myfwcu.org or at any branch location.

ITEM	CURRENT FEE	NEW FEE
Courtesy Pay Protection	\$25.00	\$30.00
Stop Payment	\$20 per request	\$25 per request
Temporary Checks	\$2.00 per sheet	\$4.00 per sheet
Wire Transfer	\$15.00	\$20.00

Kids' PUMPKIN DECORATING Contest

1st Place
will receive a
\$50 gift card!
Prizes will be given to the
top three pumpkins!



*No carving
please.*

Pick up your
pumpkin at either
branch location
Oct. 21-24
and begin creating!

Must have a kids account to participate.

All entries due by 4 p.m. Wednesday, Oct. 29.
Winner announced on Thursday, Oct. 30!

Your Community Credit Union....

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

Staying Safe: The Most Common Financial Scams Targeting Credit Union Members

In today's digital-first world, financial scams are evolving faster than ever. Credit union members—often known for their trust in community-based banking—are increasingly targeted by fraudsters who exploit that trust. Understanding the most common scams is the first step toward protecting your money and identity.

1. Phishing Scams: The #1 Digital Threat

Phishing remains the most widespread scam. Fraudsters send emails, texts, or calls pretending to be from your credit union or a trusted company. These messages often contain urgent language and malicious links designed to steal login credentials or personal information.

How to spot it:

- Misspelled URLs or suspicious sender addresses
- Requests for sensitive info like passwords or account numbers
- Urgent messages claiming your account is locked or compromised

What to do:

- Never click on links from unknown sources
- Contact your credit union directly using official contact info
- Report and delete suspicious messages immediately

2. Card Skimming: Hidden Devices

Card skimming occurs when criminals install illegal devices on ATMs or payment terminals to capture card data. Once stolen, your card can be cloned and used for unauthorized purchases.

Prevention tips:

- Use ATMs in well-lit, secure locations
- Inspect card readers for anything unusual
- Cover the keypad when entering your PIN
- Use contactless payments like Apple Pay or Google Pay

3. Imposter Scams: Pretending to Be Someone You Trust

Scammers often pose as government officials, tech support agents, or even family members in distress. Their goal? To trick you into sending money

or sharing personal information.

Red flags:

- Requests for payment via gift cards or wire transfers
- Claims of emergencies requiring immediate action
- Poor grammar or spelling in messages

Smart moves:

- Verify identities before acting
- Hang up and call the organization directly
- Never send money to someone you haven't met in person

4. Investment & Loan Scams:

Too Good to Be True - From Ponzi schemes to fake crypto investments, scammers promise high returns with little risk. Others offer "guaranteed" loans with upfront fees.

Avoid the trap:

- Be skeptical of pressure to act quickly
- Research thoroughly before investing
- Never pay fees before receiving a loan

5. Romance Scams: Love Isn't Always What It Seems

Scammers create fake online identities to build emotional connections. Once trust is established, they ask for money—often citing emergencies or travel expenses.

Protect yourself:

- Don't send money to someone you haven't met in person
- Be cautious of relationships that escalate quickly
- Watch for excuses to avoid meeting face-to-face

Final Thoughts: Trust Your Instincts

Scammers thrive on urgency and confusion. If something feels off, it probably is. Credit unions are built on trust and community—let's keep it that way by staying informed and vigilant.

If you suspect fraud, contact us immediately and report it to the Federal Trade Commission. Together, we can outsmart the scammers and protect what matters most.

Loans

For the Holidays



FIRST WATCH
— CREDIT UNION —



Cushion Your Budget with Skip-A-Pay.

Now Available Any Month of the Year.



FIRST WATCH
— CREDIT UNION —



Congratulations!

Jake Reed

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