



# THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security



Gianna Moore



Sebastian Gonzales

Each year, First Watch Credit Union awards multiple high school seniors with a \$500 scholarship to further their education. Upon review of the numerous applications received, the scholarship committee selected two individuals to receive a scholarship.

**Gianna Moore**

**And**

**Sebastian Gonzales**

The purpose of the First Watch Credit Union Scholarship program is to provide a means to recognize academic excellence, leadership and social awareness provided by our young adult members. First Watch Credit Union is proud to invest in our future. *Thank you to our many applicants; we wish you the best.*

## Thank You to Nancy Edgar

for your many years of dedication and service to the credit union as a member of our Board of Directors.

**Nancy Edgar**

**2004-2025**



## Congratulations to our newly elected Board Members

During our 2025 Annual Meeting, **Josh New, Nancy Watson** and **Shaun Martin** were elected to serve a three-year term on the Board of Directors.

Thank you to our Board of Directors who dedicate many hours of service to the credit union.

*Josh*



*Nancy*



*Shaun*



## Your Community Credit Union....

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

# A Message from the Board of Directors

As a member-owned cooperative, we are committed to providing a safe, respectful, and professional environment for our employees, members, and community and protecting our Credit Union from fraud-related losses. On May 21, 2025, the Board of Directors adopted the following policy to assist with these objectives.

## Membership Expulsion and Service Limitation Policy effective August 15, 2025

We may terminate your membership in First Watch FCU in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

Cause is defined as follows: (A) a substantial or repeated violation of the Account/Membership Agreement and Terms and Conditions with us; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to us, including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, we must provide written notice to your mail address (or email if applicable) on record or personally provided the written notice. We must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless we determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to us after expulsion, subject to any applicable contract terms and conditions.

For additional information on expulsion and a copy of our expulsion policy, see Article XIV of our Bylaws.

**For All the  
Paths Not  
Yet Explored**

Boat, RV and  
Motorcycle Loans



**We've Got  
Your Back  
for Life**

Accounts for  
All Ages



**Congratulations!**

**Adriana Smith**

**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)