



THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

A Year of *Giving*

Cooperatives work best in a collaborative effort, making it important to seek opportunities to give back and serve many organizations within our community. Our employees invested many hours over the year volunteering at events, serving in leadership positions and even giving their own funds to help make our community better. First Watch partnered with these organizations through underwriting of expenses, sponsorships, and direct donations. We believe investing locally is essential to the development of the communities we serve.



Your Community Credit Union....

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

Lowering Your Financial Stress

A new year often means a time to reflect on your personal finances, goals and budget moving forward. Many of us will agree our wallets have been stretched thin this year. The price of goods and services are on the rise and ultimately, we don't have much control. Inflation has our budgets out of wack, but it's the perfect time to sit down and make a plan.

We know our wallets are stretched, but do we know exactly what spending categories are getting hit the hardest. It's time to dig a little deeper. Evaluate where you are overspending and what budget lines need to be adjusted due to increase in prices. According to the USDA, the average monthly cost of food for a family is around \$1200. Compared to previous times, it is apparent that we need to budget more for groceries. Are you spending less on eating out because it's no longer in your budget? Maybe this category can be adjusted to better reflect your current lifestyle. Studies reveal that American's spending habits have changed due to increased prices.

When inflation hits hard, we need to find ways to save. We live in a fast paced world, and it's hard to change our habits, but cutting back on coffee runs, food delivery services, and combining errands to save on fuel are easy ways to save a little here and there. You may also find extra funds by reducing the number of streaming and music subscriptions you pay for monthly. If you're determined to save some money, shop around. Spend some extra time evaluating the price you pay for monthly expenses like insurance, phone, and internet services. Remind yourself, this isn't permanent, but some financial adjustments might just help get you through these difficult times and keep you out of debt.

Take a month and find a rhythm of tracking your transactions. Managing your money during a challenging environment, and adapting where needed isn't always easy, but every decision you make affects your financial situation tomorrow.

Imagine Your Dream Home Here



Interim Construction Loans



Prepare for Christmas 2024



Christmas Savings Accounts



SAVE THE DATE



Annual Meeting
April 9, 2024

Congratulations!

John Hitt
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