



THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

It's Time for Senior Scholarships

First Watch Credit Union will be awarding two \$500 scholarships to high school seniors.

To be eligible to apply for the scholarship you must meet the following criteria:

- Be an active member of First Watch Credit Union for at least 3 months with an account in good standing.
- Be a graduating high school senior.
- Demonstrate a commitment to academic excellence, leadership and social awareness.
- Provide verification of acceptance at an accredited college, trade school or university for the Summer or Fall 2023 Semester.
- **FAFCU staff, officials or family members are not eligible.**

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.

A completed scholarship application packet must be in possession of First Watch Credit Union by the end of business day on April 4, 2023. Selected recipients will be recognized on April 11, 2023, at our Annual Meeting.



FIRST WATCH
— CREDIT UNION —

Join us for our

Annual Meeting



April 11, 2023
Abilene Zoo

Gates open - 6:00 p.m.
Business meeting - 6:30 p.m.

FREE
for all members
and their families.

Each member and their families are invited to join us for our Annual Meeting, Tuesday, April 11 at the Abilene Zoo. We will celebrate all that we've accomplished together and announce our newly elected officials. Come enjoy refreshments, an evening with the zoo animals, a bounce house for the children and receive a free t-shirt for your attendance. We hope to see you there!

Your Community Credit Union...

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

Rent Vs. Own...

It's a great time to buy a home!

Tired of Renting?

Many renters don't know how easy it can be to purchase a home. We provide our members with a digital mortgage experience delivering a streamlined process with speed, efficiency, security and reliability. If you want to become part of a community, raise a family or build equity over time, owning a home is a great way to start! Rent payments add up! If you pay \$1,000 per month in rent, you're paying \$120,000 over 10 years!

Monthly Rent	10 years	20 years	30 years
\$500	\$60,000	\$120,000	\$180,000
\$700	\$84,000	\$168,000	\$252,000
\$900	\$108,000	\$216,000	\$324,000
\$1000	\$120,000	\$240,000	\$360,000
\$1500	\$180,000	\$360,000	\$540,000
\$2000	\$240,000	\$480,000	\$720,000
\$2500	\$300,000	\$600,000	\$900,000



Congratulations!
Debbie Trussell
 has won \$25.00!

*Contact First Watch to redeem your prize.

Home Renovation

FIRST WATCH CREDIT UNION

Home Equity Loans for it All.

Mobile Banking

FIRST WATCH CREDIT UNION

Manage your dollars, make your deposits and more!

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