



THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

A New Year's Resolution: Financial Wellness

Financial wellness is the relative measure of how well a person manages their financial life. When it comes to money, having enough is certainly important, but true financial wellness is about more than that. It is about how you relate to money and how well you handle financial stress.

Effectively managing your regular expenses, such as groceries, utilities, and housing is the foundation to financial wellness. When you can comfortably cover these expenses, it can reduce daily stress and anxiety. This aspect of financial wellness safeguards your basic needs are met without financial strain.

Looking ahead and preparing for the future can be a step that ensures less financial stress for future endeavors. This allows you to work toward goals like purchasing a house, saving for children's education or planning for retirement. When faced with unexpected challenges, having a plan creates resilience.



When financial wellness is top-of-mind, it creates flexibility that will allow you to make choices that will enhance your life. Financial wellness can allow you to plan a trip, invest in yourself, or pursue a dream, creating a sense of accomplishment for making good choices that align with your goals and values. Financial flexibility is about having the freedom to enjoy your life today, without sacrificing your future financial security.

The ultimate goal of financial wellness is when your resources are maintained well enough to have peace of mind. To achieve this, it is important to understand your budget and identify where your

money goes each month, have an emergency fund, build a savings, invest wisely, reduce debt and plan for the future. Just like having regular health checkups, it's equally important to review your financial situation from time to time to ensure you stay on track. It's a new year; take a moment to review your budget, make a plan and be on your way to financial freedom.



Check out our current vehicles for sale at
www.myfwcu.org/connect/for-sale

Your Community Credit Union....

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

2024 EMPLOYEE OF THE YEAR

Serenah Flores

FINANCIAL SERVICES REPRESENTATIVE



We are excited to congratulate Serenah Flores on being selected as our 2024 Employee of the Year. Serenah has been an employee of First Watch Credit Union for over 4 years. She assists our membership with new accounts, consumer loans and additional financial services. As a Certified Financial Counselor, Serenah can provide financial education to our members. Employees have noted that Serenah is knowledgeable, friendly, patient, and caring. She takes great responsibility in training other employees and exemplifies teamwork qualities that stand out by her willingness to always help other employees. Join us in congratulating Serenah on this well-deserved honor.

Let's Get to Work



FIRST WATCH
— CREDIT UNION —

Competitive
Interim
Construction
Loans



Save the Date

for our Drive Through

ANNUAL MEETING

April 8, 2025



FIRST WATCH
— CREDIT UNION —

A Little Prep Goes a Long Ways

Christmas
Savings
Account



Congratulations!

Marjorie Ferguson

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