



THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

Congratulations to our 2024 Scholarship Recipients

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 three individuals to receive a scholarship.

★ Logan Daniel ★

with plans to attend Angelo State University

★ Jaden Bean ★

with plans to attend Midwestern State University

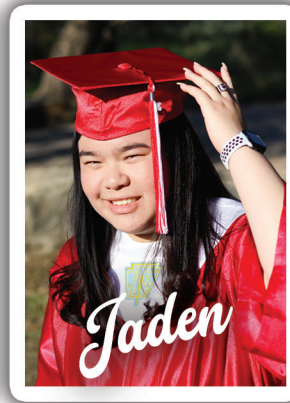
★ Kyle Hester ★

with plans to attend Abilene Christian University

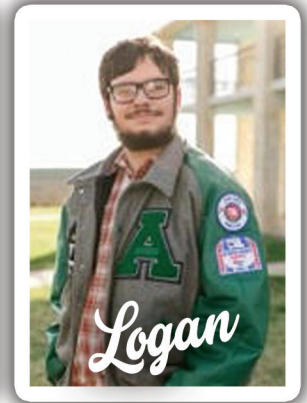
The purpose of the First Watch Credit Union Scholarship program is to provide a means to recognize academic excellence, leadership and social awareness provided by our young adult members. First Watch Credit Union is proud to invest in our future. *Thank you to our many applicants; we wish you the best.*



Kyle



Jaden



Logan

*Thank you, Carolyn Williams,
for your many years of dedication and service
to the credit union
as a member of our Board of Directors.*

Thank You

Carolyn Williams
Board of Directors
1975-2024



Congratulations to our Newly Elected Board Members

During our 2024 Annual Meeting, Delores Cox, Doug Hall and Jeremy Williams 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.



Doug

Delores



Jeremy



Your Community Credit Union....

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



Social Media Scams

Social media feeds are flooded with ads offering extreme discounts on brand-name products, including luxury items. But are these offers real or a scam? When a low-priced “deal” pops up on your screen, take a closer look before you buy. Here’s why.

Scammers often impersonate real companies on social media, offering what seems like an incredible deal for brand-name products at super low prices. But if you buy, you might not get what you ordered, you might get a knock-off, or nothing at all.

To avoid these scams, walk away from ads that promise something expensive at bargain prices. But if you’re still interested in the product and need to find out more:

- Research the seller outside the platform. Search the name of the seller plus words like “scam,” “complaint,” or “review.” Use a search engine, though, not the social media site. See if others have had problems with that retailer.
- Compare prices. What does that product sell for other places? Is it ever that deeply discounted? If not, what are the chances this is a real deal? Slim to none.
- Read the terms of the deal. Check out the seller’s website to find out about warranties, return policies, shipping times, and cost? How will you contact the company if you have questions or a problem? If you can’t find this information, walk away.
- Read the comments. In most cases, others who have fallen for the scam will leave negative comments on the social media page regarding the product.

Never buy anything from online sellers who insist you only pay with gift cards, wire transfers, payment apps like Apple Pay, CashApp, PayPal, or Zelle, or cryptocurrency. That’s a sign of a scam.



Making Memories
FIRST WATCH —CREDIT UNION—
Vacation loans as low as 7.99% APR



Pay Your Bills All in One Click
FIRST WATCH —CREDIT UNION—
Online Bill Pay



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