



# THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

## The New Digital Banking Experience



### Easy

No matter what device you use, you get a smooth, personalized experience.



### Convenient

Manage your digital banking from anywhere you want – whether you access it online or via the app, you have the same powerful tools all in one place.



### Safe

Your digital banking is extremely secure. Your account information is password-protected and highly encrypted.

#### Your money wherever you need it

Our application works across your devices and is developed with industry-leading technology to deliver a smooth experience.

#### Native Apps for iOS and Android

Truly native apps providing a superior experience on all phones and tablets.

#### View balances and transactions

Search for transactions, add a note or an image, and filter by tags. Understand your activity and find what you're looking for—fast.

#### Mobile bill pay and person-to-person payments

Pay bills or send money to friends and family quickly and securely.

*New features to ensure authentication for users, adding an extra layer of security to your personal information.*

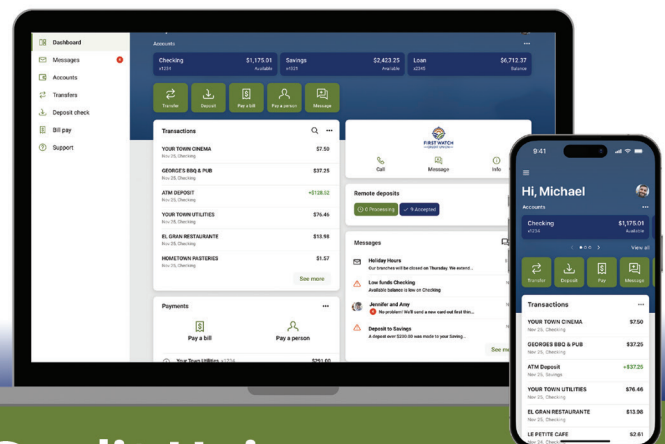
### New and Improved Features:

- Forget your password? We have new and improved recovery options.
- Design widget tile layout according to preferences.
- Upgraded card controls. Members have access to lock and unlock their card(s), report a card lost or stolen and, activate new cards.
- Member Transfers- scheduled transfers, immediate transfers and member to member transfers. New save feature added. Previous transfers to another member's share can be saved for ease of access.
- eAlerts can be set up under each share and include balance changes, deposit alerts, and withdrawal alerts.
- Changes made to your home screen on the computer will translate to your other devices.
- New security tab allows members to make changes to username, password, turn biometrics on and off, edit 2FA verification options, and display recently used devices to keep track of where your account is being accessed.
- Members can request information changes to address, phone, and email.
- Loan payoff calculation is now available.
- Check Withdrawals can be made on eligible accounts.
- Skip-a-Pay
- Credit cards are now visible to members! (balance is not live)

### Download app via



**Visit our website for helpful how-to videos and frequently asked questions.**



## Your Community Credit Union....

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

# Introducing our Certified Financial Counselors

Skilled to assist and empower members to improve their financial well-being.

Serenah

Melissa

Abby

Brian



## Holiday Loans



Avoid the endless cycle of credit card debt



Rates as low as 7.99% APR

### Kids' PUMPKIN DECORATING Contest

Pick up your pumpkin at either branch location Oct. 23-25 and begin creating!

All entries due by 4 p.m. Wednesday, Oct. 30. Winner announced on Thursday, Oct. 31!

Prizes will be given to top three pumpkins. Must have a kids account to participate.

1st Place will receive a \$50 gift card!

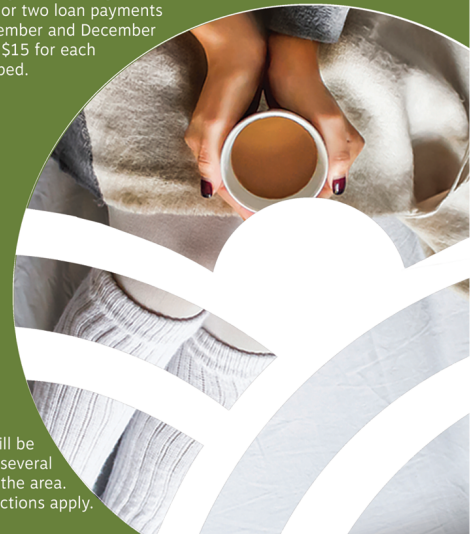
## Relax.



FIRST WATCH — CREDIT UNION —

### Skip-a-Payment Has You Covered.

Through our Skip-a-Payment program, members in good standing are allowed to skip one or two loan payments during November and December for a fee of \$15 for each month skipped.



The fees collected will be donated to several charities in the area. Other restrictions apply.



**Congratulations!**  
Ismael Ortegon  
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)