



# THE CREDIT UNION ADVANTAGE

Helping You Achieve Financial Security

## Saving Money During Times of High Inflation

“Have a prosperous new year!” We have all said it, we have all heard it, and we all would love to achieve it. New Year’s resolutions are known to center around financial and health goals, but with inflation levels like they are, many may feel skeptical about really getting their expenses under control.

It all starts with taking a moment to look deep into your finances. Ask yourself some questions as you look through your monthly bank statements.

### What are you spending your money on each month?

Look at where you spend most of your money and figure out how to get a better return. Utilize apps and reward accounts to receive discounts, free goods or services, and more. Cheaper prices may come to those who ask. Once a year, take the time to call some of your monthly service providers and ask for a better rate plan. These include services like cable and cell service.

### What can you cut back on to save extra money?

There are many set expenses that consumers are unable to cut back on, yet there are a number of expenses that consumers can make a conscious effort to lower. Are you paying for a gym

membership you don’t use? Burning up cash on multiple subscription services you don’t need? Stopping for coffee more frequently than you would like to admit? Look deep into what’s going out each month to trim back on expenses. It’s like finding \$20 in your coat pocket that you didn’t know was there!

### Make savings automatic.

The easiest way to save money is to make it automatic. If you think of savings as a fixed expense, you are more likely to be successful with your savings goal. Your employer can take a percentage of your earnings and put it directly into your savings account. If you need us to set up an automatic transfer, we are glad to help set that up and get you started on achieving your savings goal.

With the new year comes a new beginning, and while inflation is making consumer spending more expensive, you can mitigate its effects by planning wisely, controlling spending and paying close attention to your finances.

**Save the Date!**

**ANNUAL MEETING**

**TUESDAY, APRIL 11, 2023**



Our web address has changed! [www.myfwcu.org](http://www.myfwcu.org)

## 2022 EMPLOYEE OF THE YEAR

*John Windham*  
MEMBER SERVICE COORDINATOR

Congratulations to John Windham on being voted as our 2022 Employee of the Year. The annual Employee of the Year is selected by credit union staff. John is known to show up early and stay late when needed. He exemplifies the credit union motto “people helping people” and goes above and beyond for both members and coworkers. John volunteers many hours of his personal time by serving on our volunteer committee and sets a great example by dedicating his time to volunteer on a regular basis. John represents the credit union in a professional manner, and we are glad to have him a part of the team. *Congratulations John!*



## Your Community Credit Union...

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

# Miller Selected as one of the Newest Dyess Honorary Commanders for the 9th Bomb Squadron

Jon Miller, Assistant Vice President Real Estate, was recognized as a Dyess Honorary Commander selectee on Nov. 15 at the Hangar Center. These individuals were selected as citizens of outstanding character, integrity and patriotism to further bridge Dyess AFB with the Big Country. Congratulations Jon.



## Building Dreams



Competitive Interim Construction Loans



## A Little Planning Can Go a Long Ways



Christmas Savings Account



**Congratulations!**

**Sherry Holcomb**

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  
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### 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 —

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