

Fort Worth City Credit Union Charter Change FAQ's

Is membership eligibility at the Credit Union going to change?

With our previous charter, you could only become a member if you were part of a "Select Employee Group", which is a business that has signed up with the Credit Union to make membership available to its employees. In our case, employees of and retirees from the City of Fort Worth, MedStar, Museums, and specific companies that contract with the City of Fort Worth on a long-term basis. With our new community charter, you can become a member if you live, work, worship, or attend school in Tarrant, Denton, Johnson, Parker, and Wise County. Once it's determined you are eligible to join, your family members can also open an account at FWCCU regardless of where they live.

I am a member now, but I live, work, worship, and go to school outside of the eligible area. What is going to happen to my membership?

Absolutely nothing! Once a member, always a member. If you are a current member of FWCCU, you will continue to enjoy the same exceptional service and benefits of membership at FWCCU as always.

Why did you change your charter?

We changed our charter to be able to offer beneficial and affordable financial cooperative services to more individuals in Fort Worth.

Will you be adding branches?

We will certainly be studying our options to add locations going forward and will share that information with you as it develops. But in the meantime, FWCCU has very sophisticated and convenient electronic services such as Home Banking, Mobile Banking, Bill Pay, Mobile Deposit, Shared Branching and more to meet the needs of all members.

I own a business. Can I open business accounts and get a business loan from you?

Yes, you are eligible to open a business account and be considered for a member business loan. FWCCU has a wide array of small-business loan products and member-business services.

Are any of my accounts or services going to change?

No. If you are an existing member none of your accounts or services will be changed.

If I am currently a member and I move, can I still be a member?

Yes, remember, once a member, always a member as long as your account stays open and active!

Can my family members still join if they live outside of the eligible area?

Yes, family members of a current FWCCU member can join, even if they live outside of the eligible counties.

Will the credit union's name be changing?

No, our name will remain the same, Fort Worth City Credit Union.

Will this change impact federal insurance coverage?

No, the change does not impact federal insurance coverage. The National Credit Union Administration (NCUA) operates the National Credit Union Share Insurance Fund (NCUSIF) to protect accounts at federally insured credit unions up to \$250,000. FWCCU remains a federally insured credit union.

What does this change mean to me?

As a member of Fort Worth City Credit Union you will see NO difference in the quality of service we offer. We pledge to continue providing you with the same excellent service you have come to know and expect from FWCCU. Please tell your friends, family and neighbors to join FWCCU and experience the credit union difference.