

President's Message: Pen to Paper



This past 2020 has been an unprecedented year. Everyone has been trying to understand what is happening to our world as we knew it. From shortages of toilet paper to businesses closing to riots. The current economic disruptions have impacted even the smallest of children to the oldest adult.

We are a nation that solves problems. Here at TPFCU we have been working closely with member/owners for options to help provide as needed. In the credit union industry we are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy. Our motto has always been “people-helping-people.”

With your world being turned upside down, this past year, it feels difficult to find moments of calm, the simple act of making a list can help. For some, using pen and paper, or notes on your computer, or cell phone, the relief is in knowing the items won't be forgotten, that you still have control. Others are helped by the slowing down that comes with one item after the next. Whether you write down things to do, calls to make, or items you need to pick up, or debts you may need to consolidate, simply putting pen to paper to get it all out can free up valuable head space.

When it comes to making room for imagining, dreaming, and resting—there is no time like the present. Without rest, our minds and muscles and eyes weaken, and we are reminded that we were not created to be a machine, cranking out product and solutions nonstop. We Matter!

Stay safe and know we are here for you!

President/CEO

Managing Your Debt



Stop tossing and turning, and rest easy with a debt consolidation loan from TPFCU. Why Debt Consolidation Makes Sense? When you're making payments on more than one loan, you end up paying extra interest. Plus, it can be hard to prioritize which payments to make when your finances are tight. We'll help you wrap all your debt into a single debt consolidation loan, and help you find the most favorable rate.

But here's how consolidating your debt can benefit your household.

1. Pay less interest and save money.
2. Potentially lower your monthly payment.
3. Have just one easy-to-manage loan.

Combining your loan and/or credit card balances and making fewer payments can even help you increase your credit score!



We are TEXAS PEOPLE
FEDERAL CREDIT UNION

We're launching our first-ever College Scholarship Program!

Are you or a family member heading to college next year? We have great news to share! Texas People FCU is announcing its first-ever scholarship opportunity, and three \$1,000 scholarships will be awarded. How can you qualify? Applicants must be members in good standing with Texas People FCU for a minimum of 60 calendar days among other criteria. When can you apply? The application is now open and members will have until January 31, 2021 to submit their application. Visit fwtpfcu.org/scholarship to download our application.

Invest in Yourself

We all know that change is rarely easy to adapt to, but it is necessary to adapt in order to keep growing. In the society we live in, job titles and roles are constantly changing or becoming obsolete. By next week, month or year there may be an app for the job you do now. One of the best ways to adapt to the inevitable change is to become knowledgeable. Outside of a formal education, self-education is one of the most beneficial investments you can make on yourself.

Paul Jun is a writer and author. His latest book is **Connect the Dots: Strategies and Meditations on Self-Education**. Connect the Dots is a concise manual to help you get started on the path of self-education. The opportunity to learn something new to improve how you live your life and do your work is more accessible than ever.

By opening ourselves up to the mindset we had as students, we can turn to self-education to hone in on current skills and develop new ones. How do we ignite and sustain an eagerness to keep learning the rest of our lives?

Below is a summary of Jun's insights on how to embrace self-education.

Start with heroes from the past.

They give you something to reach for, a higher standard.

They can be living or dead.

Think of Maya Angelou and all the obstacles she overcame to become a great woman.

She was largely self-educated as a young woman and did not give up, because she had a difficult childhood. "And Still I Rise,"—Maya Angelou

In your current work, you may not have a mentor to teach

you the job, but you always have the opportunity to learn.

Take advantage of free educational resources.

Because of technology, we have numerous sources to gather information from; books, podcasts, blogs, online courses and tools that provide easy access to study and learn about any subject.

Explore unrelated subjects.

If you are interested in design, you may study architecture or fashion history. Exercising your mind to connect the dots, gives you new insight and a richer understanding.

Make learning a habit.

A desire to learn is an asset that will continue to bear fruit throughout your life. Without the desire to grow our understanding of ourselves and our world around us, we stagnate. We become comfortable with what we know and feel that there is not anything else to learn. That kind of thinking is dangerous. There is always something to learn that will improve how we lead our lives and do our work.

Apply what you learn.

Reading information prepares your mind, but are you actually utilizing it in your daily life? When you read something that can improve your work, do you apply it and experiment? Learning is about improving the way you live and how you make decisions. It would be foolish to collect knowledge without implementing it.

Share your knowledge.

If you learn about something that can help you at work, from a webinar or training you have been able to take advantage of, share it with your coworkers.



Banzai!

Texas People FCU has partnered with Banzai to bring the best in financial literacy education to our members! You can now access **FREE** educational courses, articles, calculators, and even coaches to help you create a strong financial plan. Your teens and kids can learn too with access to Banzai Teen and Banzai Junior.

Visit

fwtpfcu.learnbanzai.com/wellness to learn more!

- **Banzai Courses** use real-life scenarios to demonstrate the power of good financial planning. For kids, teens, and young adults, these courses teach basic and advanced financial concepts.
- **Banzai Coaches** are shorter versions of Courses for those short on time. Take a quick lesson on many financial situations you may face and learn how to plan those situations out.
- **Banzai Articles** are short reads on financial topics one may encounter. From topics such as basic savings tips to transitioning into retirement, these articles contain information one may need to get then to the next step.
- **Banzai Calculators** help you plan your finances accordingly. You can find from a simple savings calculator to an auto refinance calculator and mortgage affordability calculator.

Annual Meeting

March 22, 2021

At 7p.m.

Fort Worth Botanical Gardens

3220 Botanic Garden Blvd,
Fort Worth, TX 76107