

## MESSAGE FROM THE CEO

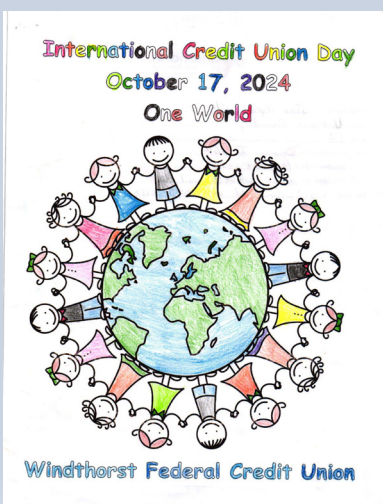
It is hard to believe that another year has come and gone and as I reflect on 2024, I realize how blessed we are to not only live in our wonderful communities but also to be able to serve everyone else who lives in these same communities. International Credit Union Day was a big success and congratulations to the coloring contest winners that are highlighted below. A huge shout out to my WFCU Team, our Board of Directors and Supervisory Committee members for all their work on this event! This past quarter, we once again partnered with the Wichita Falls Chapter of Credit Unions to provide Thanksgiving Dinner to families in need and sponsored five children through Catholic Charities Christmas Angels Program to ensure they had gifts on Christmas Day. WFCU continued with the giving spirit through our Merry Moolah Christmas Cash Giveaway and by participating in the Archer City Christmas Festival & Windthorst Christmas in the Park.

I invite you all to attend our Annual Meeting on Sunday February 23, 2025 to learn more about YOUR credit union. May God bless you and your families with a year full of happiness & success and thank you for allowing WFCU to take care of your financial needs!

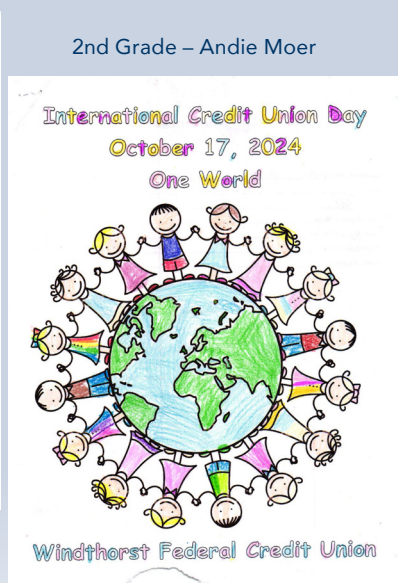
Sincerely,

*Judy L Koetter*

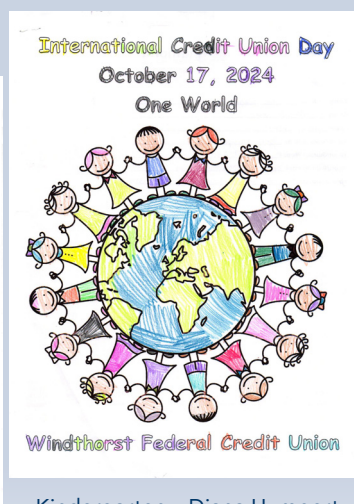
CEO | Windthorst Federal Credit Union



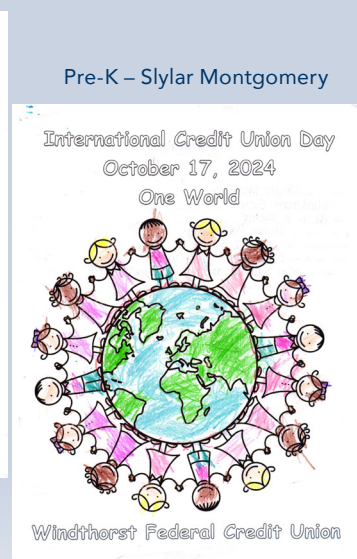
1st Grade – Jade Wolf



2nd Grade – Andie Moer



Kindergarten – Diana Humpert



Pre-K – Sylar Montgomery

# NAVIGATING RETIREMENT SAVINGS IN 2025: BUILDING FOR A BRIGHTER FUTURE

While it's a well-known fact that the sooner you begin saving for retirement, the better off you'll be, it's also a reality that 1 in 3 Americans has saved nothing for their retirement. Whether you're at the start of your retirement journey or have been diligently saving for years, there are various strategies to bolster your savings and work towards realizing your retirement dreams. One exceptional tool in this endeavor is the Windthorst FCU IRA.

Several IRA options are at your disposal, each offering qualified members significant tax advantages, including tax-deductible contributions and tax-deferred compound interest (always consult your tax advisor for detailed information). Beyond these financial incentives, an IRA provides the following benefits:

- Choice of the IRA type to align with your financial goals (Traditional, Roth, Coverdell Education).
- Flexibility to make contributions as frequently as you prefer.
- The potential for higher dividends compared to a traditional Savings Account.
- The ability to make penalty-free withdrawals for first-home purchases or higher education expenses.
- Freedom from set-up or maintenance fees.

To gain deeper insights into the various IRA options available or to establish and contribute to your account, don't hesitate to visit Winthorst Credit Union website, where you can discover more about securing your financial future.



## Mark Your Calendar: Join Us for the 2025 Annual Meeting!

You're cordially invited to your credit union's 2025 Annual Meeting. As a member and owner of our financial cooperative, this event is your opportunity to learn about our 2024 achievements, discover our future plans, and engage with the dedicated volunteers on our Board of Directors and committees. Additionally, you'll get to witness the results of our democratic elections and connect with fellow members who share your financial journey.

Your presence at the Annual Meeting is invaluable. It helps us better understand and serve your financial needs. We look forward to seeing you in 2025 and continuing to work together towards a prosperous financial future. Thank you for being a part of our credit union family.

**THE DATE IS SUNDAY FEBRUARY 23, 2025  
@ 11:30 AM AT ST. MARY'S PARISH HALL.**

### HOLIDAYS

Wednesday, January 1

**New Year's Day**

Monday, January 20

**Martin Luther King Jr. Day**

Monday, February 17

**Presidents' Day**

