

HORIZONS

1st Community Federal Credit Union January 2018

Annual Meeting & Election of Officials

Monday, February 5, 2018

Registration - 6:00 -7:00 pm Meeting- 7:00 pm

McNease Convention Center, San Angelo, Texas

The 2018 Annual Meeting and Election of Officials will be held again at the McNease Convention Center at 500 Rio Concho Drive in San Angelo. Refreshments will be served and Annual Reports will be given on the progress of the Credit Union in 2017 and plans for services and activities in 2018. Only members 18 or older are eligible to vote in the election of officials, but all members are eligible to register for the cash door prizes. You must register between 6:00 pm and 7:00 pm to be eligible to vote, to receive the member gift and to win the cash door prizes. There are three positions on the Board of Directors to be filled. To be eligible for nomination and/or serve, a person must be 18 years of age or older, be a member in good standing, be available for meetings in San Angelo at least once a month, and they must qualify by completing a Director's Application and Agreement to Serve.

Following are brief sketches of the three candidates the Nominating Committee is placing in nomination for the Board of Directors:



William "Bill" Brown (Incumbent)

Bill Brown is a retired CMSgt from the Air Force and Civil service and also worked as the Marketing Director of Rio Concho Inc. Both his military and civil service careers were spent as an investigator. His degree was in both education and criminal justice.

Bill served the Credit Union on our Supervisory Committee and has served ten years on the Board. Bill believes the Board should set and adjust policies that are beneficial to both the Credit Union operations and the members.



Harlan Bruha (Incumbent)

Harlan Bruha has been the President/General Manager of the San Angelo Colts baseball team, a director of the Small Business Development Center and an instructor at Angelo State University, and he is also a USAF Retired Colonel. Harlan

has been a member of the Credit Union for over 40 years and has served as past Chairman of the Board of Directors and is currently the Board's Treasurer. He believes his experience, knowledge, and time will continue to support the future growth and stability of the best financial institution in the region.



Carol Watkins (Incumbent)

Carol Watkins is the Personal Lines Supervisor and Agency Management System Administrator for Trimble-Batjer Insurance. She has spent the last 36 years working in the insurance industry. Carol enjoys being a volunteer and is willing to give her time and talents to serve the members of 1st Community. Carol joined the Board in June, 2005. She is currently serving as the Secretary of the Board. She believes her enthusiasm to serve and continue her credit union education is an asset to the Board as well as the membership.



New & Improved System Upgrade Coming Soon!

Allowing us to serve you more efficiently and enabling us to offer you new products and services in the future

1st Community FCU will undergo a change in our core data processing system later this year. Our core data processing system maintains members' accounts and loans, and manages the processing of all transactions and data for the Credit Union.

This upgrade is a result of much investigation by management in response to technological advances, security requirements, and member needs assessments.

The upgrade date will be set shortly and we will begin to notify you of important dates and changes that will be coming your way. The best way to stay informed about the upcoming changes will be to check our website www.1cfcu.org for current updates. We will also provide notifications and updates through our "CU Easy" Internet banking and "1st Mobile" mobile app.

We look forward to providing you with new and improved services with this upgrade in 2018.

2017



Start your 2017 taxes today with a link to Turbo Tax on our "CU Easy" Internet Banking

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What is YOUR Credit Card's Bottom Line?

If you Carry a Balance...What's the BEST Deal?



	APR * as LOW as	Annual Interest on \$5000 balance	-	Points Earned = (in dollars)	=	Cost
1CFCU	8.95%	\$447.50	-	\$ 0	=	\$447.50
1CFCU	10.95%	\$547.50	-	\$30.00	=	\$517.50
	13.99%	\$699.50	-	\$75.00	=	\$624.50
	14.49%	\$724.50	-	\$50.00	=	\$674.50

Assumptions above to make a simple comparison - 1) Rates taken from information available on websites; 2) No Annual Fees; and 3) \$5000 in purchases then maintained as a constant balance.

What Should You Do Next to Start Saving Money?

- Check your current credit card rate, points that may be earned, and any fees that may be charged
- Apply for your 1CFCU credit card today - call, click or come by
- Transfer your higher rate balance to a lower rate 1CFCU credit card and enjoy an even lower rate on your balance transfer at 2.95% introductory APR for 7 billing cycles from date of balance transfer

Insurance is the BEST Defense!

Auto * Home * Life * Commercial

Now YOU can get all of your insurance needs right inside the Credit Union!




Rush Seaver
Insurance Specialist

rseaver@1cfcu.org Direct (325) 224-3649
 3505 Wildewood Drive Cell (512) 525-3804
 San Angelo Texas 76904 CU (800) 749-1465 ext. 3649
 www.1cfcuinsurance.com Fax (325) 947-2159

§ Independent agency with the ability to quote through multiple insurance carriers

§ We can determine if you are under-insured and find the best coverage available for you and your family

§ With the ability to go through multiple carriers, 1CFCU Insurance Services can pinpoint the coverage and carrier designed for your unique needs

Some Happy Customer Comments

Tim - "Not only did I save \$2000 on my Home and Auto coverage, but Rush was able to increase my coverage."

Rudi - "I had been with my insurance carrier for over 40 years so it was hard to even consider a change, but Rush was able to save me \$1300 on my Auto and Home insurance with the same coverage."

Elizabeth - "I had been with the same company for 20 years and we have a great driving record. I was truly surprised when Rush saved me \$1200 on my auto coverage."

1CFCU Insurance Services, LLC is a partially-owned subsidiary which is affiliated with 1st Community Federal Credit Union (1CFCU). Insurance products are not deposits; not NCUA insured; and not guaranteed by 1CFCU Insurance Services, LLC or 1CFCU.

Online Loan Application, Mobile Application & Remote Document Signing for Your Convenience!

It is fast, easy and secure!

Many of you have already experienced the ease of applying for a loan on-line and then signing your documents on-line from the convenience of home or work.

We can complete the entire process and fund your loan without you coming into a branch. No wasted time waiting on the mail. No need to look for a FAX machine. All you need is an e-mail address and access to the Internet. You can apply for the loan and sign documents from the convenience of your desktop computer, your laptop, or from a mobile device that has access to the Internet.

Our Mobile Banking site has links to our most popular loan types. Click on your 1st Community app on your Mobile Device, click on the icon that has a \$ in the middle, select the application type, complete your application, and we will get back to you within one business day with a decision. Once terms are determined, we can deliver the documents for your review and signature and you can view and sign them on your Mobile Device.

LET US SAVE YOU MONEY

AS LOW AS **1.99%** APR

NEW, USED OR REFINANCED



1st 1st Community
Federal Credit Union

www.1cfcu.org • 325/653-1465

Rates & terms are subject to credit approval and are subject to change.

Apply Online - www.1cfcu.org

IMPORTANT NOTICE to Members Who Have Not Performed a Deposit Transaction Recently

What could this mean to you? An Account is deemed inactive if for more than one year there has not been a debit or credit to the Account because of an act by you or your agent.

An Account is presumed abandoned if (i) the Account has been inactive for at least three years (including Checking, Savings, Clubs, or matured Term Share Certificate accounts) from the date of your last transaction on the Account or your last correspondence with us, and (ii) we are unable to locate you. If an Account is presumed abandoned, we are required to report the abandonment and to pay the funds in the Account to the State of Texas.

Inactive accounts are expensive for the Credit Union to maintain. Remember - you are the Credit Union and expenses are passed on to all members in the form of less dividends, higher loan rates, and more or increased fees. We strive to provide you with the best service at the lowest cost. Mailing statements on inactive accounts is very costly, but sending them out is still a legal requirement for the Credit Union.

Please remember to do at least one financial transaction on each of your accounts every 12 months to avoid being charged an Inactivity Fee. This transaction can be as simple as a \$1 deposit. Dividend payments do not qualify since they are initiated by the Credit Union. There are other ways to help the Credit Union save money and for you to avoid paying an inactivity fee - 1) have a current loan with us; or 2) start a payroll deduction to your account. Starting a payroll deduction will surprise you at how quickly the savings can add up!

You are important to us, but the cost of doing business makes it even more important that you use your credit union. Please feel free to give us a call or come by if you have any questions.

1st Community Federal Credit Union



Are You Taking Full Advantage of ALL Your FREE Benefits?

August, 2013 we introduced our new **benefit-rich ePLUS Checking account**

to provide you with the tools to keep your money secure, help you grow your finances to meet your goals, and to provide the most valuable services possible to help your money do more for you. Below is a list of the benefits you are entitled to under the ePLUS Checking account. Please take a minute to review the list and then check the packet you received for the details to take advantage of all these great benefits.

- **No Minimum Balance Requirement**
- **FREE Unlimited Check Writing / Transactions**
- **FREE Debit/ATM Card - you can choose your own PIN**
- **FREE "CU Easy" Internet Banking w/Bill Pay, eStatements w/ check copies & secure email**
- **FREE "1stMobile" Mobile Banking - access through your phone or other mobile device PLUS Mobile Deposit**
- **FREE Savings Overdraft Protection - no charge to automatically transfer available funds from other 1st Community accounts you authorize**
- **FREE Loan Overdraft Protection (w/approved loan application) if any loan is past due, loan overdraft protection will not work**
- **¼% Loan Discount - on new & existing loans when entire loan payment is made by payroll deduction/direct deposit. Excludes Shares Secured, Term Share Secured, 1st Cash, Student, Business, Credit Card or Mortgage loans**
- **Earn dividends - when you receive eStatements and have a minimum 15 1CFCU debit card transactions clear per month. No dividends paid on non-qualifying accounts or balances over \$25,000**
- **FREE Notary Public**
- **FREE "Texas Teller" Audio Response - access to your account 24/7 with your touchtone phone**
- **FREE \$10,000 Accidental Death & Dismemberment Insurance**
- **FREE - Cellular Telephone Protection when your cell phone bill is paid from your ePLUS checking account**
- **FREE IDProtect® identity theft protection service for you, your family and your joint account owners to include:**
(* services included w/ePLUS Checking but they do require your personal registration/activation)
 - **FREE Credit File Monitoring* w/ automated alerts of key changes to your Experian, Equifax and Transunion credit reports**
 - **FREE Total Identity Monitoring* - continuous monitoring of over 1,000 databases including credit, social security, public records, real property records, phone and more**
 - **FREE 3-in-1 Credit Report***
 - **FREE Credit Score***
 - **FREE up to \$10,000 identity fraud expense reimbursement coverage for expenses associated with restoring your identity**
 - **FREE fully managed Identity Theft Resolution Services to include a dedicated fraud specialist assigned to manage your case and a case plan to keep you advised of the recovery progress**
 - **FREE Debit & Credit Card registration ***
 - **FREE Online identity theft news center and valuable phone and web resources**
 - **FREE Travel & Entertainment Discount Program ***

Full details and disclosures about the services provided are available by contacting the credit union.

Best of all ePLUS Checking has no monthly service charge when you receive eStatements and 15 debit card transactions clear your account per month - otherwise \$4.00 per month for paper statements and/or \$3.95 for less than 15 debit card transactions clearing per month.

Mobile Deposits - Safe & Easy! Deposit Checks from Anywhere 24/7

use your cell phone or mobile device to scan checks for deposit:

Just upload our "1stMobile" app & authorize mobile banking on "CU Easy" Internet banking to get started

- There is no pre-enrollment necessary. You simply enroll by presenting your first check for deposit by clicking on the Mobile Deposit tab once you are logged in to mobile banking
- The maximum amount for an item to be submitted for deposit individually or for a daily total is \$2500
- You will be prompted to agree to the terms of 1st Community's Mobile Deposit the first time you submit a check for deposit
- Requirements for Members to Use Mobile Deposit: Member must be 18 or over and be in good standing with the Credit Union. No business accounts or checks payable to an assumed name are accepted at this time
- Checks submitted will be considered for deposit using the same guidelines and holds as any check deposit made over the counter
- Checks will be reviewed for deposit at 8:30 am, 10:00 am, 2:00 pm and 4:00 pm Monday thru Friday. If items are deposited after these times they will be included in the next cycle. Mobile Deposit items are not processed on the week-end or on holidays
- Checks will either be processed for deposit or a brief message will be returned to you explaining the problem. Please be sure we have your CURRENT Daytime Phone Number on file in case there are any questions about your deposit
- Once items have entered the process you will be able to track their status as Pending, Complete or Rejected
- Only items payable to either the member and/or joint owner of the account will be accepted
- Endorsement must include the words "Mobile Deposit", your signature(s) and account number. Members agree to retain checks in their original form for 90 days after transmission to us until you have verified that the item has been posted to your account by viewing your account history through "CU Easy" Internet banking, "1stMobile" mobile banking, your eStatement or paper statement

Location & Hours:

San Angelo, TX

3505 Wildewood Drive
620 West 29th Street
Lobby: M-F 9:00-5:00
Drive-Thru: M-F 7:30-6:00
Sat. 7:30-1:00

Bldg 3218, Goodfellow AFB

Lobby: M-F 9:00-5:00
Drive-Thru & Front Kiosk:
M-F 8:00-5:00

4616 Briarwood - Midland, TX

Lobby: M-F 9:00-5:00
Drive-Thru: M-F 8:00-5:30

107 S. Divide - Eldorado, TX

Lobby: M-F 9:00-1:00 & 2:00-5:00
Drive-Thru: M-F 8:00-1:00
2:00-5:30
Sat. 8:00-12:00

121 N. 8th - Ballinger, TX

Lobby: M-F 9:00-1:00 & 2:00-5:00

800 W. Dickinson - Fort Stockton, TX

M-F Lobby: 9:00-1:00 & 2:00-5:00
Drive-Thru: 8:30-1:00 & 2:00-5:00

501 S. Alford - Crane, TX

Lobby & Drive Thru:
M-F 9:00-1:00 & 2:00-5:00

Address All Mail To:

3505 Wildewood Drive
San Angelo, TX 76904-6433

Web Site: www.1cfcu.org

E-Mail: 1stcomcu@1cfcu.org

PHONE FOR ALL OFFICES:

325/653-1465

Toll Free 800/749-1465

San Angelo - 325/653-1465

Midland - 432/697-1465

Eldorado - 325/853-2538

Ballinger - 325/365-2105

Fort Stockton - 432/336-2273

Crane - 432/558-7191

BOARD OF DIRECTORS

E.H. "Pete" Weldon...Chairman
Bob Brewer.....Vice Chairman
Harlan Bruha.....Treasurer
Carol Watkins.....Secretary
Bill Brown.....Member
Johnny Fender.....Member
Nancy Kloboucnik.....Member
Raul Lopez.....Member
Kathleen Prince.....Member
SUPERVISORY COMMITTEE
Brenda Conner.....Chairman
Lisa Elsass.....Secretary
Scott Blanton.....Member
Sam Sneed.....Member
Rick Sterling.....Member

We Will Be Closed:

**Monday, January 1st
for New Year's**

Monday, January 15

Martin Luther King Jr. Day

Monday, February 19

Presidents' Day



Employee of the Quarter - Lindsey Casas

Lindsey Casas, the Cashier at our Wildewood location, has been named Employee of the Quarter. She has been with 1st Community since September 2012. She started as a full time teller, was promoted to Sr. Teller in her second year, and then became the Wildewood Cashier. She loves her job helping members with their transactions, developing great friendships with her co-workers, and being involved as a volunteer in the many community events the Credit Union is involved in. In her free time she enjoys staying active in the gym and taking day trips with her fiancé to sample pizza and donuts in various cities. Lindsey always has a smile on her face for both members and her co-workers. Congratulations Lindsey!



VISA Platinum

**No Annual Fees
Great LOW Rates
Rewards options**

Choose Your Own Design

Apply online - www.1cfcu.org

- Online loan application or apply in the lobby or over the phone
- Design your own card with the photograph of your choice for a small fee; or
- 12 FREE card design choices
- Rewards option - including merchandise, airline tickets and/or statement credit
- Introductory Rates as LOW as 2.95% APR
- One-time promotional rate balance transfer as LOW as 2.95% APR
- Rewards Card - Go to Rate after 6 months as LOW as 10.95% APR
- 25-day grace period on purchases only
- Same rate for cash advances or purchases
- Convenient payment methods - mail, automatic payment, online, by phone or over the counter at any 1CFCU office
- Statements, history and payment options available online
- Credit insurance available at your option
- Verified by VISA - free additional PIN to add protection when making Internet purchases
- Secure Lock - real-time fraud notifications - text/voice/email. Cards are EMV chip-enabled.

* APR - Annual Percentage Rate. Membership and credit eligibility required. Rates based on approved credit. Details on features above will be provided in disclosures.

Personal Loan Special for ANY Purpose

Vacation, Hunting, Bills, Credit Cards, Tuition, Holidays, Taxes, Home Improvements, Medical...

\$0 - \$10,000	max 12 Months	4.00% APR
\$5,001 - \$10,000	max 18 Months	4.75% APR
\$5,001 - \$10,000	max 24 Months	5.50% APR

1st Community Federal Credit Union
 San Angelo 325/653-1465 Eldorado 325/853-2538 Ballinger 325/365-2105
 Fort Stockton 432/336-2273 Midland 432/697-1465 Crane 432/558-7191
 www.1cfcu.org 800/749-1465

**Great Rates
as LOW as:**



Homeowners All Purpose 8.99 APR

(for all your needs - home improvements, taxes, education, vacation, or credit card bills with high Interest rates)

Lot Purchase 6.50 APR

(for a future home)

**Custom Interim 5.25 APR
Construction**

**Home Improvement & Home Equity -
Rates subject to change weekly**



Rates based on discounts, terms and approved credit and are subject to change.
NMLS #403173



**YES! We Do
Commercial
Lending
Give Me a Call!**

Julie Mills - Commercial Loan Officer

jmills@1cfcu.org 325/224-3645

\$ Commercial Real Estate &

Construction

\$ Agricultural Property & Equipment

\$ Investment Property

\$ Commercial Equipment

\$ Commercial Vehicles

\$ Corporate Credit Cards



Rates based on terms and approved credit.
All Rates subject to change
Julie Mills NMLS #1593091



The purpose of HORIZONS is to keep you informed and educated on the services offered to members, changes within current policies and news of interest. This publication is not intended to constitute legal, accounting or other professional advice. It does propose to be accurate; however, neither the publisher nor any other party assumes liability for loss or damage due to reliance on this material. Any correspondence regarding this newsletter should be sent to the attention of Bill Nikolauk - President.

**STATISTICALLY
SPEAKING...**
as of November 30, 2017

Assets.....	\$241,748,780
Loans	\$177,172,444
Deposits	\$217,074,489
Members.....	21,085