



## New & Improved System Upgrade June 1st Please see below how this will impact YOU...

Dear Members,

Your 1CFCU staff is working and training to prepare for our systems upgrade on 6/1/18. We are excited about the many improvements and efficiencies our upgraded system will bring to you, our members. As with any change of this magnitude, there may be some pain points along the way. We are working hard to minimize any service disruptions, but there will be some inconveniences as systems go offline and our offices close for the upgrade. We appreciate your patience and understanding as our staff learns new software and processes. In planning for the conversion we understand there will be questions, especially when signing on for the first time to the online services so we have planned for additional Call Center staff to be on hand to assist you. **Below are some important events and changes you need to be aware of.**

There will be additional information concerning online services available through a [Systems Upgrade Guide](#) that will be posted on our website shortly at [1cfcu.org/Upgrade](http://1cfcu.org/Upgrade). This guide will answer many questions and provide step-by-step instructions to get you back online as quickly as possible. We will also be sharing additional information with you through our online banking, in the offices and through other 1CFCU publications.

At the end of the day, these changes and improvements are being made to provide you with a better, faster and secure user experience at the offices, online and over the phone. Although there may be some changes in current services, the new systems will provide us with the opportunity to offer more innovative products and services along with better, more efficient member service for all.

**Please read everything below and on page 2 to see what changes will affect YOU:**

<b><u>CLOSED DATES &amp; HOURS</u></b>	<b>All 1CFCU offices will be closed Friday 6/1/18 and Saturday 6/2/18. Offices will reopen normal business hours on Monday 6/4/18.</b>
<b><u>ELECTRONIC DEPOSITS &amp; PAYMENTS</u></b>	ACH / Payrolls and debits scheduled to post on Friday, 6/1 will post on Thursday, 5/31.
<b><u>Online Banking, Mobile Banking &amp; Online Account History</u></b>	Online and Mobile Banking will not be available beginning Thursday evening 5/31, but will be back online by Monday 6/4. When it does resume, it will be a new format called <a href="#">It'sMe247</a> as a part of our new system. You will need to sign in just like you would as a first-time user. Detailed instructions will be provided in the online Upgrade Guide on how to set your new unique ID, password and security questions. <a href="#">Account History</a> - Member access to account history, transactions and online check copies prior to 6/1 will no longer be available once we go online with It'sMe247 on 6/4. After 6/1 all accounts will begin accumulating transaction, statement and check copy history to be available again through It'sMe247 online banking.
<b><u>BILL PAY</u></b>	Our Bill Pay program will remain the same. All Bill Pay information will transfer over and the service will continue without interruption. Payments due on 6/1 through 6/3 will be processed as usual. <b>SMART TIP</b> – Although all payees should convert over, it would be wise to print a copy of your current payees in case some payee data does not transition over.
<b><u>ePLUS Checking Dividends</u></b>	Dividends for ePLUS Checking accounts will now be calculated by the Average Daily Balance Method instead of the Daily Balance Method. (All other dividend earning products will continue to use the Daily Balance Method.)
<b><u>Additional information on page 2...</u></b>	

**Audit Notification**

As a part of our Annual Certified Audit some members may receive a letter asking that you verify certain savings or loan account information as of March 31, 2018, and to respond to the audit firm of Nearman, Maynard, Vallez, CPAs. If you are not sure of the correspondence or have concerns about answering the request, please contact the Credit Union's Compliance Auditor at 325/653-1465 Ext. 3615.

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### **Additional information on changes that will affect YOU:**

<b><u>eStatements</u></b>	ALL members will receive <u>only</u> a paper statement for May, 2018 transactions at no charge. Please retain this May statement for your records. June statements will resume as eStatements.  Since we are going to a totally new System and Online Banking platform, eStatements and copies of your cleared checks prior to 6/1/18 will not be available for you to view through the new It'sMe247. All eStatements and check copies starting 6/1/18 will be available on It'sMe247 and we will move forward to keeping eStatements and check copies available as additional account history is created since eStatements will not convert over. <b>SMART TIP</b> - Save or print all statements and check copies currently stored in online banking since statements and check copies will not transition over to the upgraded It'sMe 247.
<b><u>Debit / ATM Cards</u></b>	Your Debit / ATM cards may incur REDUCED LIMITS beginning Thursday morning 5/31 to Monday 6/4; however, your PIN numbers will not change. Please plan ahead if you are going to purchase big ticket items. <b>SMART TIP</b> – Be prepared to use your 1CFCU credit card as a back-up payment method or even get some extra cash before that weekend.
<b><u>Credit Cards</u></b>	Your 1CFCU VISA credit card will be fully operational.
<b><u>Member #</u></b>	Your member account # will NOT be changing, however, you will see new suffixes for all deposit and loan accounts on your statements and receipts after 6/1. These suffixes will not affect transactions currently set up or processing through your account. However, before setting up any NEW (after June 1) direct deposits, electronic transactions, or ordering checks, please contact us to verify you have the correct information.
<b><u>Checks</u></b>	You can still use your current checks, however, you will notice that the MICR line on any NEW checks ordered through the Credit Union after June 1 will reflect the new suffix changes.
<b><u>Website</u></b>	The website will not be available beginning Thursday evening 5/31, but will be back on line by Monday 6/4. When it does resume, it will be a totally new design providing you with additional features and information to help you with everything you need to know about the credit union 24/7.
<b><u>Safe Deposit Box Fees</u></b>	Safe Deposit Box fees due on June 1st will post on 5/31.
<b><u>Audio Response (Telephone Banking)</u></b>	Audio Response will not be available from Thursday evening 5/31 to Monday 6/4. When it does resume, it will be a new format called <b>CU*Talk</b> as a part of our new system. You will access the system using your member number and a temporary password which will be the last 4 digits of your social security number. A list of the new transaction numbers will be made available shortly.
<b><u>Your Account Information</u></b>	<b>SMART TIP</b> – Be sure the Credit Union has your current address, cell and home phone #s, and email address.



### **Remembering One of Our Own!**

Minerva E. Robles, Membership Supervisor for 1st Community FCU, passed away on March 27th after an illness.

Minerva had been with 1st Community for 32 years as a key member of our staff. She started with the Credit Union in 1986 as a teller and worked her way up to her current position as Membership Supervisor.

She will be remembered by her co-workers, management and “her” members as a dedicated employee with an amazing attention to detail and who always wanted to put her members needs first. She was the go-to-person for research because she never gave up until she had the answer. She loved to develop procedures and do staff training, but we always knew she would find a way to inject humor into the situation.

Minerva truly loved the Credit Union and loved coming to work everyday. She was in the office working on Friday before her death because she loved the Credit Union, her co-workers and her members. She will truly be missed!

### **Increased Penalties for Early Redemption / Withdrawal**

#### **of Term Share & IRA Term Share Certificates**

Effective April 1, 2018, the interest penalties to the right (whether earned or not) will apply for early redemption / withdrawal of any NEW or Renewed Term Share Certificates or IRA Term Share Certificates issued:

- 6 months - 90 day penalty**
- 1 year - 180 day penalty**
- 18 months - 270 day penalty**
- 2 years - 270 day penalty**
- 3 years - 365 day penalty**
- 5 years - 730 day penalty**

The NCUA (National Credit Union Administration) recommended these changes to help protect the credit union in a rising rate environment. These penalty increases do not affect Term Share Certificates issued before April 1, 2018.

# Spring Skip-A-Payment

*to help YOU with Vacation, Remodeling, Graduation, Taxes, Bills, etc.*

Qualifications to extend one monthly, two bi-weekly, two semi-monthly, or four weekly payments include:

- \* All Credit Union services used must be in good standing (loans, credit cards, savings & checking).
- \* **Skip-A-Payment** application must be received in a 1st Community FCU office 10 days before your payment is due.
- \* If you are making the payment automatically by ACH, Automatic Draft, or by Bill Pay service you will need to contact the originating financial institution to Stop Payment for the payments you wish to skip. You will also need to request they restart payments as necessary to ensure your payments are made in a timely manner and you will be responsible for any fees charged for these services. 1st Community has no control over any of these payment services. They will only accept your request. If for some reason we process the Skip and your automatic payment is still received, you may notify us and we will reverse that payment and deposit the funds in your 1CFCU checking or savings. You may also request a check be mailed to you or we can wire the funds at your expense.
- \* You will be notified in writing if your **Skip-A-Payment** cannot be approved. If your **Skip-A-Payment** application is not received 10 days prior to the due date, it will be effective for the next month.
- \* No **Skip-A-Payment** extensions will be granted after June 30, 2018.
- \* **Skip-A-Payment** extensions will only be granted for April, May or June, 2018.
- \* The weekly, bi-weekly or semi-monthly payments must be extended consecutively.
- \* Member agrees to repay the loan according to terms and conditions of the Contract and Security Agreement or the Credit Plan Agreement and Advance Request Voucher previously signed. Important Notice: For any member who purchased GAP on their loan - any payment deferral may reduce the amount of any claim benefit due you in the event of an unrecovered theft or any total loss on your vehicle.
- \* **Skip-A-Payment** approval is subject to loan officer's review and will only be approved if loan payments are current and all other services are in good standing.

This agreement, when properly completed and approved by the Credit Union, extends the repayment period of your loan(s). When a payment is skipped, the finance charge, at the rate being charged on your loan, will continue to accrue on your unpaid principal balance from the date your last payment was made. If your next payment is insufficient to pay the accrued finance charge, the unpaid portion continues to accrue until paid from a subsequent payment.

**Skip-A-Payment** may be used on any loan (excluding credit cards, "1st Cash" lines of credit, mortgage loans, unimproved property loans, term share certificate loans, business loans, balloon loans, home equity loans, secured home improvement loans, recreational vehicle loans with original terms of 180 months, and loans with single/quarterly/semi-annual/annual payment frequencies.)

There will be a \$10 fee per loan for processing your Skip-A-Payment request. This \$10 fee will be added to each loan that is approved for the **Skip-A-Payment**. According to new regulations, the fee must be added on in order to properly disclose the effect on your loan APR. You may notice a slight increase in the APR (Annual Percentage Rate) on your statement only for that month. All future months will reflect the original APR.

To activate your **Skip-A-Payment** simply read the information above, complete the information below, sign and return this application to 1st Community FCU to skip loan payments for the month of your choice.

**MAIL this form to: 1st Community FCU, 3505 Wildewood, San Angelo, TX 76904**  
**or FAX it to 325/227-4875 or drop off at any of our LOBBY locations.**

Member Name		Member Social Security #			Member Account #	Daytime Phone #
Note #	Payment Amount	Month Extended (please check one)			Email Address	
		April	May	June	Cell Phone #	
					Mother's Maiden Name	
					<small>Credit Union Use Only</small>	
					Payment Frequency	
					Payment Method	
					APR	
Member Signature <b>X</b>					Date	
Loan Officer Signature <b>X</b>					Date	



**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, May 28th**

**Memorial Day**

**Friday, June 1st &**

**Saturday, June 2nd**

**for our Systems Conversion**



**Employee of the Quarter - Brittany Peña**

Brittany Peña, an Accounting Specialist at our Wildewood office, has been chosen as our Employee of the Quarter. Brittany is a native of San Angelo and has been with 1st Community since August, 2006. Working in various departments throughout the years has given her the experience she needs to be the great employee she is today. One of Brittany's favorite things to do is spend time with her family and friends, especially her husband, Jason and their children. She also enjoys watching movies, playing games with the family, being outdoors and being involved with the church. Brittany's favorite thing about working at the Credit Union is being able to work with her friends and continuing to learn on a daily basis. Congratulations Brittany!



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Great LOW Rates  
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**Apply online - www.1cfcu.org**

- Online loan application or apply in the lobby or over the phone
- 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 February 28, 2018

Assets.....	\$248,117,242
Loans .....	\$184,875,665
Deposits .....	\$223,568,333
Members.....	21,137