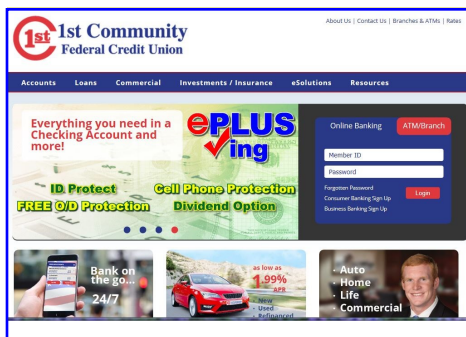


HORIZONS

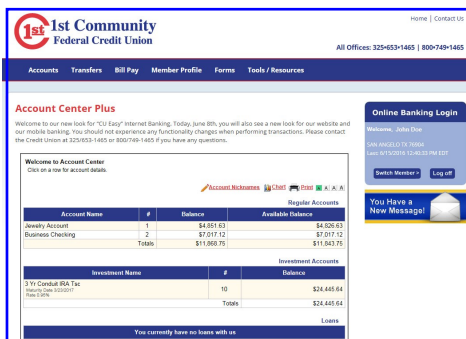
1st Community Federal Credit Union July 2016

New Website, "CU Easy" Internet Banking & Mobile Banking

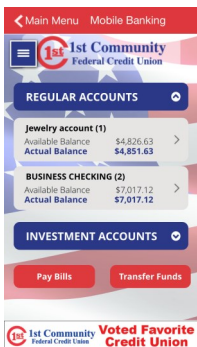
On June 8th, 1st Community rolled out our new look for our Website, "CU Easy" Internet Banking and Mobile Banking. We hope you find the new look clean and easy to navigate. There are no functionality changes, but they will all now auto-adjust for easy viewing on any device. We now have easier ways to navigate through all three of the processes to give you the information you need 24 hours a day/7 days a week at your conven-



On the website you will notice we are working to provide you with not only the facts you need about a product or service, but also more education to help you make informative decisions about your finances.



Take a moment next time you are using "CU Easy" and check out the most recent new features: 1) nickname your deposit or loan account to make it easier for you to identify; 2) use the 18 character memo line when making a transfer to help keep your records straight; or 3) click on your checking account, click on Categories and then categorize your expenses to help you budget for the future. It can really be an eye-opener.



Once logged in to mobile banking through our 1stMobile app you can now: 1) make a check deposit through the "Mobile Deposit" feature (please see pg. 2 of this newsletter for important details); 2) You can change your password for CU Easy and mobile banking with the "Change Password" feature; and 3) coming soon you will be able to submit a secure loan application from the palm of your hand.

Privacy Policy

A copy of 1st Community FCU's Privacy Policy, concerning how your personal data is used, can be found on our website www.1cfcu.org under the Resources tab at the top of the home page. The policy itself is titled "Privacy Disclosure effective 6-1-15." If you have any questions or would like a copy of the policy mailed to you, please contact the Credit Union at 325/653-1465 or 800/749-1465.

as low as **1.99%** APR

NEW USED OR REFINANCED

\$ Purchase a New or Used Vehicle or Refinance from Another Lender and Receive "a Ben Franklin" (\$100 CASH).
 \$ Offer applies to passenger automobiles and pick-up trucks (up to 1 ton capacity). Commercial use vehicles are not eligible.
 \$ Minimum \$10,000 financed.
 \$ Does not apply to collateral currently financed by 1st Community or loans financed through us at the dealership.
 \$ Membership eligibility and credit approval required.
 \$ This is a limited time offer. There will be no notice when this offer is withdrawn.
 \$ For Approved Credit the APR can be as LOW as 1.99% APR with the rate based on discounts, terms and approved credit. APR - Annual Percentage Rate.

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@isillc.com
 3505 Wildewood Drive
 San Angelo, TX 76904
www.1CFCUinsurance.com

Direct 325/224-3649
 Cell 512/525-3804
 800/749-1465 ext. 3649
 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

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Commercial Loans.....p. 2

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Online & Mobile Loan Application.....p. 2

Personal Loan Special.....p. 4

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Custom School Debit Cards **FREE** with 1st Community Checking Accounts - Call us today to see if we have your school - 325/653-1465 or 800/749-1465



YES! We Do Commercial Lending
Give Me a Call!

Darcy Weishuhn—Commercial Loan Officer
dweishuhn@1cfcu.org 325/224-3645

\$ Rent Houses

\$ Commercial Real Estate & Construction

\$ Agriculture Equipment & more



Rates based on terms and approved credit.
All Rates subject to change
Darcy Weishuhn NMLS #1174646



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

Many of you have already experienced the convenience 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 desk-top computer, your lap top or, coming soon, from a mobile device that has access to the Internet.

Coming this month our Mobile Banking site will have a link to our most popular loan types. Click on your 1st Community application on your mobile device, click on the icon that has a \$ in the middle and 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. It is fast, easy and secure!



MEMBER Benefits

DIAGNOSES WITHOUT THE DRIVE!

Now Available at 1CFCU:
MEMBER BENEFITS -
TELEMEDICINE

We are excited to announce that we are now offering Telemedicine to our Members!

When your family is sick, making an appointment to see your primary physician can be difficult; it might take a few days or even a week. With Telemedicine you can receive non-emergency care within hours, not days.

From the convenience of your phone or online your family can get instant access to a national network of U.S.-based, board certified, licensed physicians 24/7/365. The physicians review the patient's symptoms, provide a consultation and recommend a treatment; all your family needs to do is pick up a prescription from your local pharmacy.

Telemedicine provides immediate access to care, anytime from anywhere.

Whether you are at home, at work or on the go, your family doesn't have to wait to get the care needed. Plus, there's no getting stuck in traffic to get to the doctor.

Telemedicine not only saves time, it saves money too.

- Coverage for six household dependents
- Unlimited usage for your family per month
- No costly deductibles, \$0 copays per consultation
- Fast, inexpensive alternative to visits to primary care physicians, non-emergency ER, and urgent care clinics
- Convenient billing because costs are automatically deducted from your 1CFCU Savings or Checking account

This exciting Telemedicine program through Member Benefits, is available to you, our member, for only \$14.95 a month - an affordable healthcare solution for you and your family.

Stop by one of our branches to request additional information or visit

www.1cfcuinsurance.com
under Featured Services for more information or to enroll today.

EMV Debit & Credit Cards

Your 1st Community Federal Credit Union MasterCard Debit Card and Platinum VISA Credit Card (both rewards and non-rewards) are now available with the latest chip technology providing an added layer of security for your greater protection against fraud. The "chip cards" will provide you easier access when traveling abroad as well as provide you convenience when making local purchases with merchants who have not yet upgraded to the new EMV Chip enabled terminals.

All cards will be replaced with the new EMV chip upon renewal. However, if you would like your chip card sooner, you can come by any office or call in and we will gladly replace your current card with an EMV Chip Enabled card. [Debit Cards](#) - We are able to immediately provide you with a new debit card from either our Wildewood office in San Angelo or our office in Midland. Our other offices can order your new debit card and we can get the card to the branch for most locations within 5 business days or it can be mailed to you. Check out our 12 school logo debit cards when requesting your new debit card. If we do not currently have your school logo, chances are we are working on that design now. All new [Credit Cards](#) must be ordered and will be mailed to your address on file for your credit card.

Mobile Deposits - Safe & Easy!

Now you can use your cell phone or other mobile device to scan checks for deposit when you have the following qualifications: You must upload our new "1stMobile" app if you have not done so since December 1, 2015 for Mobile Deposit to work properly. 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 Remote Deposit Capture the first time you submit a check for deposit
 - Requirements for Members to Use Mobile Deposit: Member must be 18 or over and have at least one of the following: Be a member in good standing for at least 6 months; or have a checking account with Courtesy Pay in good standing; or have a current loan in good standing; or have at least a 620 credit rating. Mobile Deposit is currently only available on personal accounts - No business accounts at this time.
 - No checks payable to an assumed name can be deposited since those are considered business checks
 - 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 10:00 am and 2:00 pm Monday thru Friday. If items are deposited after these times they will be included in the next cycle. Mobile Deposit items will not be 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 or "1stMobile" mobile banking.

"Big Score Promotion" for Platinum VISA Rewards Cardholders

We want you to know how much we appreciate you choosing 1st Community FCU to service your Credit Card needs. To do so, we are offering you a chance to win some additional REWARDS POINTS on your card. Participation in the sweepstakes couldn't be easier. Each 1st Community Federal Credit Union Platinum VISA cardholder with accounts in good standing at the time of statement production in August, September and October will automatically receive one entry for each month of the promotion. You will earn an additional entry for each eligible transaction you make using their Rewards Card from **Aug. 1 – Oct. 31**.

- **One (1) Grand Prize: 1,000,000 ScoreCard Bonus Points**
- **One (1) First Place Prize: 250,000 ScoreCard Bonus Points**
- **One (1) Second Place Prize: 100,000 ScoreCard Bonus Points**
- **Five (5) Third Place Prizes: 10,000 ScoreCard Bonus Points**
- **Ten (10) Fourth Place Prizes: 7,500 ScoreCard Bonus Points**
- **Fifteen (15) Fifth Place Prizes: 5,000 ScoreCard Bonus Points**

We have decided that we will guarantee that some 1st Community cardholders will win points. In addition to the above opportunity, we will provide the following reward to 1st Community FCU eligible card holders only:

- **One (1) Third Place Prizes: 10,000 ScoreCard Bonus Points**
- **Three (3) Fourth Place Prizes: 7,500 ScoreCard Bonus Points**
- **Five (5) Fifth Place Prizes: 5,000 ScoreCard Bonus Points**

If you do not have a 1st Community FCU Platinum Rewards VISA card, apply now. You can apply On Line, By Phone, by Mail or in any of our branch offices. Transfer a balance and receive a special rate for on that balance. Contact the credit union for more details.

The Sweepstakes is open to legal residents of the fifty (50) United States and the District of Columbia and Guam who are 18 years of age or older as of August 1, 2016, and who, by August 1, 2016, are cardholders in good standing enrolled in our ScoreCard Rewards program. The Sweepstakes is void in Puerto Rico and where prohibited by law. To Enter Without Purchase or Obligation: Hand-print your name, address, city, state, zip, day and evening phone numbers, and the words "ScoreBIG Sweepstakes 2016" on a blank 3" by 5" card, and mail in a stamped #10 envelope to: Fidelity Information Services, LLC, 11601 Roosevelt Boulevard, TA-60, St. Petersburg, Florida 33716, ATTN: ScoreBIG Sweepstakes 2016. Mail-in entries must be postmarked by October 31, 2016. Enter as often as you wish; however, only one entry per postmarked envelope will be accepted. No mechanical reproductions of entries will be permitted. Drawing: On or about November 15, 2016, Sponsor will conduct a random drawing from all eligible entries.

Choose Your Own Debit Card PIN

All Debit cardholders, whether you have the new EMV chip or not, can now select/change your own PIN by calling 1-800-992-3808. The process is convenient and easy. You can select a PIN you can easily remember which means you will not be inclined to keep the PIN with your card.

Apple Pay for 1CFU Debit and Credit Cards Now Available

We now have Apple Pay available for our MasterCard Debit Card and Platinum VISA Credit Card programs. You can add these cards to your iPhone 6 or later version. You can now experience the convenience of paying with your preferred card without pulling your plastic out of your wallet.

We also have Samsung Pay currently available for our Platinum VISA Credit card programs. In the near future, we will be offering Samsung Pay for our MasterCard Debit Card program.

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
Sat. 8:00 - 12:00

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 Kohutek.....Secretary
Bill Brown.....Member
Johnny Fender.....Member
Nancy Kloboucnik.....Member
Raul Lopez.....Member
Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Ed Bendinelli.....Chairman
Lisa Elsass.....Secretary
Scott Blanton.....Member
Sam Sneed.....Member

We Will Be Closed:

Monday, July 4th
Independence Day



Employee of the Quarter - Cynthia Aguilar

Cynthia Aguilar, our Indirect Telecommunications Service Representative, has been named Employee of the Quarter. Cynthia has been a part of 1st Community since June, 2013. She started off as a Telecommunications Service Representative and then moved to the Indirect position in January, 2014. Although her primary duties are serving the relationships with our local auto dealers she is still available to assist our members over the phone when needed and she does it with a smile. Cynthia feels blessed to be considered part of the 1CFCU crew and she looks forward to continued growth within the credit union. She enjoys spending her free time with her family, but she also enjoys playing her violin and singing in an amazing mariachi group. Congratulations Cynthia!



VISA Platinum

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

Choose Your Own Design

Apply online - www.1cfcu.org

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

Personal Loan Special for ANY Purpose

*Christmas, Vacation, Bills, Credit Cards, Tuition,
Taxes, Home Improvements, Medical, Hunting & more*

\$0 - \$5,000	max 12 Months	4% APR
\$5,001 - \$10,000	max 18 Months	4.75% APR
\$5,001 - \$10,000	max 24 Months	5.5% APR

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*.

**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.



**Check
Re-orders
Now Available
On-line**

You can now re-order your checks on our website at www.1cfcu.org under the "Accounts" tab on our Home Page.

The cost to you is exactly the same as if you ordered through one of our employees or by mail, but now you have the 24/7 convenience to order when it is convenient to you. The system will automatically track your check orders in order to provide you with the correct starting number for your check reorder.

Please remember this is only for check re-orders with no changes for your security. The site will also offer you options for other check styles and products you might be interested in.

**STATISTICALLY
SPEAKING...**
As of May 31, 2016

**Assets.....\$236,049,335
Loans\$165,686,379
Deposits\$210,868,603
Members.....23,237**