

HORIZONS

1st Community Federal Credit Union July 2017

Users LOVE New Bill Pay

Our new Bill Pay program went live in May with some amazing new features. **Following are some of the changes members are enjoying with the New Bill Pay System:**

- The system is very intuitive and user-friendly recognizing not only national payees, but also many commonly used local payees to bring up their information automatically.
- Most payments, whether sent electronically or by paper check, will be deducted from your account on the due date you set for payment. There are fewer paper checks clearing your account.
- Extended Customer Service is available toll-free at 844/298-8333 is available 6:00 am – 12:00 am CST, 7 days a week for any questions concerning Bill Pay.

Additional features (any fees for these services will be disclosed at time of transaction)

- Same Day and Next Day payment capability for many merchants!
- Bill Presentment – Get your statements sent electronically directly to bill pay!

New Person to Person Payment functionality with **Popmoney!**

- Send money to a person with recipients email address, mobile number or bank account
- Request money and have recipient pay out from their financial institution's online banking site or at popmoney.com
- Send a personalized message acknowledging the special occasion
- Split an expense via Popmoney - request funds from individuals or groups of individuals

A2A Transfers:

- Transfer to or from your 1st Community account to another Financial Institution

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 with no balance transfer fee
- See page 4 for more details * Annual Percentage Rate

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LET US SAVE YOU MONEY

AS LOW AS **1.99%** APR

NEW, USED OR REFINANCED



**1st Community
Federal Credit Union**

www.1cfcu.org • 325/653-1465

Apply Online - www.1cfcu.org

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**

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."

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

Now you can use your cell phone or other mobile device to scan checks for deposit:



Just download our "1stMobile" app

- 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
- Members must be in good standing with the Credit Union to Use Mobile Deposit.
- No business accounts at this time
- No checks payable to an assumed name can be deposited since those are considered business checks
- Checks will be reviewed and appropriate holds may be placed on the amount of the item
- 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 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, "1stMobile" mobile banking, your eStatement or paper statement

Corporate Credit Cards

Great Benefits for Your Business & You!

- **Multiple Cards can be issued off a Corporate Limit**
- **Central Billing Account for convenience of paying**
- **Company Name and Individual Name on each card**
- **Rewards can be left on the Individual Card or combined to One Card**
- **2.95% APR Introductory Rate for purchases made within 90 days of the card issue date. This Introductory Rate will be good for 7 billing cycles from the date of activation / approximately 6 months**
- **2.95% APR Rate for a one-time Balance Transfer. This Rate will be good for 7 billing cycles from the date of transfer / approximately 6 months**
- **Rate goes to 10.95% APR after Introductory Rate period**

APR - Annual Percentage Rate.

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 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. It is fast, easy and secure!

Score BIG with Your 1CFCU Platinum VISA Rewards Card

Be on the alert for a statement stuffer and/or a statement message for your 1st Community Platinum VISA Rewards credit card. For purchases made using your 1st Community Platinum VISA Rewards card between August 1, 2017 and October 31, 2017 you will earn chances in a drawing to earn up to 1,000,000 bonus points. There will be 15 prizes of Bonus Points awarded in this drawing. The prizes range from 25,000 bonus points up to 1 grand prize of 1,000,000 bonus points. Details of this offer will be provided in the insert and in the statement message.

We have enhanced our current Bonus Points Program. If you have at least 50% of the points needed to purchase anything that is available in the Score Big rewards program, you can now complete that purchase using your 1st Community FCU Platinum Visa Rewards credit card. This will allow you to redeem your points quicker. You will also earn additional bonus points based on the amount of the purchase that is charged on your credit card.

Mobile Wallets

1st Community FCU is pleased to introduce our Mobile Wallet products. Please visit our Web page under both the **Accounts** tab, for debit cards, and the **Loans** tab, for credit cards, to find information regarding our mobile wallet products.

We offer Apple Pay, Samsung Pay and Android Pay for both 1st Community FCU Debit and Credit cards.

We also offer Masterpass® for 1st Community Debit cards. Masterpass® works on mobile devices to allow you to securely make purchases at enabled terminals and allows you to securely make online purchases. Masterpass® also allows you to use a desktop or a laptop and securely make online purchases.

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.

Web Payment / MoneyGram Service

Introducing 1st Community's Web Payment Center. Check out our website www.1cfcu.org under the **Loans** tab under Loan Features and Benefits to access these products.

The Web Payment service allows you, for a fee of \$10, to conveniently make your loan payments with 1st Community FCU from your accounts (checking, savings, and credit card or debit card) at another financial institution. Once you have registered, you will be able to use this site to make your loan payments.

The MoneyGram payment service allows you, for a fee of \$6.99, to conveniently pay your loan payments at any of 35,000 MoneyGram retail agent locations which include Walmart and CVS pharmacy stores. You can pay with cash, any credit card, or debit card you have with another financial institution. You will need to provide the following:

- 1) our name - 1st Community Federal Credit Union - including our city and state - San Angelo, Texas
- 2) our Receive Code #15810
- 3) your Credit Union account # and loan # you are making the payment to (you can call the Credit Union to find out your loan # and payment amount due)

Payments will be credited to your loan on the same business day as long as the transaction is completed prior to our cut-off time of 4:00 PM Central Time.

For payments completed on weekends, holidays, or after the cut-off time, the payment will be credited to your loan on the next business day.

The payment amount we provide with this service is the scheduled payment according to your agreement with 1st Community FCU. To confirm the total amount due, and/or your loan number, please contact the credit union at 800-749-1465 / 325-653-1465.

Business Debit Card

1st Community is pleased to introduce our Business Debit Card. The card has all the features of a debit card. The card works like a check by allowing you to pay for purchases from your business checking account and also works like an ATM card by allowing you to withdraw cash from an ATM by using your PIN.

Like a credit card, you can also use your debit card to guarantee hotels, car rentals, etc.

The card will display both the name of your business and your name and/or the name of someone you authorize to have access to your commercial checking account.

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 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
Brenda Conner.....Member
Sam Sneed.....Member

We Will Be Closed:

Tuesday, July 4

Independence Day

Monday, Sept. 4

Labor Day

Employee of the Quarter - Billy Merfeld



Billy Merfeld, an IT Assistant at our Wildewood branch, has been chosen as our Employee of the Quarter. Billy started with 1st Community in April 2004 as a Branch Clerk in our Ballinger office. He then transferred to IT in 2005. Billy is instrumental in running all types of reports to assist credit union management in analyzing our day to day operations. Billy attended both Northwestern State and Angelo State University. He is married to Sara and they have an 8 year old daughter, Madison, who is the joy of their lives. Billy is an avid football fan, both live and video, and he also enjoys reading historical fiction and political science in his spare time. Congratulations Billy on a well-deserved honor!



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
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

Rates & terms are subject to credit approval.

**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.



**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 (see pg. 2)



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 May 31, 2017

**Assets.....\$241,357,967
Loans\$171,745,295
Deposits\$217,087,965
Members.....21,829**