

# HORIZONS

1st Community Federal Credit Union

January 2016

## Annual Meeting & Election of Officials

**Monday, February 8, 2016**

**Registration - 6:00 -7:00 pm**

**Meeting- 7:00 pm**

**McNease Convention Center, San Angelo, Texas**

The 2016 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 2015 and plans for services and activities in 2016. 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:



### **Johnny Fender (Incumbent)**

Johnny Fender is a retired senior instructor at Angelo State University. He is also a retired Air Force Colonel and a retired Mayor of San Angelo. He has been serving on the Board since 1992. He has completed 24 segments of credit union volunteer study. Johnny serves as a member of the Technology committee. He believes that his expertise in management, technology and finance helps serve the members of 1st Community.



### **Nancy Kloboucnik (Incumbent)**

Nancy Kloboucnik is an instructor at Angelo State University and also a tax preparer for H&R Block. Prior to that she was a Communications Officer in the Air Force. She has an MBA in Information Systems and a BS in Mathematics. Nancy has been serving as a member of the Board since July, 2008. She is proud to say she has completed all 24 units of the credit union volunteer study program. Nancy is proud to be a member of 1st Community and she hopes to help the Credit Union continue to grow in members and the financial services provided.



### **Kathleen Prince (Incumbent)**

Kathleen Prince is a Junior ROTC Instructor at Central High School and also a retired Air Force CMSgt from Goodfellow AFB. Kathleen's degrees are in Instruction, Communication and Liberal Arts. Kathleen joined the Board in February, 2004. She currently serves as the Board Liaison to the Supervisory Committee. Kathleen has been a member of 1st Community since the late 70's. She is proud to help 1st Community continue to grow as a premier financial institution giving back some of the time and knowledge to the Credit Union that has supported her for all these years.

## **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](mailto:rseaver@1cfcu.org) Direct (325) 224-3649  
3505 Wildewood Drive Cell (512) 525-3804  
San Angelo, Texas 76904 CU (325) 653-1465 ext. 3649  
[www.1cfcu.org](http://www.1cfcu.org) CU (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**

Fixed and life insurance products and services are offered through 1CFCU Insurance Services (1CFCUIS). Products offered through 1CFCUIS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of a credit union, and may involve investment risk, including possible loss of principal. 1CFCUIS license #64567.

Annual Meeting.....	p. 1
Auto, Home & Commercial Insurance.....	p. 1
Auto Loan Special.....	p. 2
Debit/ATM Card PIN Change now available by Phone.....	p. 2
Debit/ATM Cards with CHIPS for Additional Security.....	p. 3
Fee Increase - ACH Origination for Non-1CFCU Transactions...p.	3
Holiday Closings.....	p. 4
Inactive Accounts - Important Notice.....	p. 2
Loans for Your Home.....	p. 4
Online Loan Application.....	p. 4
Open Carry Handgun Notice.....	p. 3
Personal Loan Special.....	p. 4
Remote Deposit Capture Now Available .....	p. 3
Turbo Tax available at <a href="http://www.1cfcu.org">www.1cfcu.org</a> .....	p. 2
VISA Platinum.....	p. 4

**Save Money on YOUR Car  
Payment Plus Receive \$100 CASH!**

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 FCU or loans financed through us at a 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.

### Set or Change Your Debit Card PIN

Now you can set or change your 1st Community debit card PIN by phone at any time, 24/7 by calling 1-800-992-3808. You will be prompted to:

- 1) Enter your full debit card number which will be verified back to you to make sure your entry was correct;
- 2) You will be required to validate your identity by answering three security questions;
- 3) You will then be asked to enter a PIN that you choose and then re-enter to confirm.

Once the card is activated and a PIN has been set, you will be able to use your card immediately with one exception. The card will not work at a 1st Community ATM until the next business day.

Not only does this service make access to the funds in your account easier, but it can also be one more step to insure your PIN (personal identification number) is not known by anyone else. If you suspect someone has knowledge of your PIN you can call the 800 number listed above and change your PIN to another number of your choice.

intuit.  
**TurboTax** 

Do your 2015 taxes online at

[www.1cfcu.org](http://www.1cfcu.org)

on our Home Page under "Our Featured Services"

### **IMPORTANT NOTICE Concerning Inactive Accounts**

1st Community accounts not showing any type of member initiated type of transaction within 12 months are considered Inactive. Inactive Accounts will have a \$5.00 Inactivity Fee charged each month until there is either a member initiated transaction performed on the account or the Share/Savings account reaches a zero balance and is closed out.

The definition of an Inactive Account can be found in your 1CFCU Account Agreement dated August 1, 2012, but it is also listed below. We felt a reminder of your options would be helpful to you.

**3. Inactive Accounts. 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 (other than us) and you have not communicated with us.**

The cost of maintaining Inactive accounts is an expense that affects all members of the Credit Union. The cost of postage alone to mail the required statements is tremendous especially when we add them all together. Remember - you, the members, 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.

Some options below can either take your account out of the Inactive Status or keep it out:

- 1) perform a transaction on any of the current accounts under your membership number - mail us a deposit or you can even make a transfer through CU Easy Internet banking or 1stMobile mobile banking; or
- 2) start a recurring payroll deduction or automatic transfer through CU Easy Internet banking to come to your account; or
- 3) open a new checking, club, IRA or money market account to take advantage of the great benefits offered; or
- 4) take out one of our amazing LOW rate loans with flexible terms. We currently have New, Used or Refinanced Auto Loans at a rate as LOW as 1.99% APR (see above for further details on this great offer); or
- 5) get a 1CFCU VISA credit card; or
- 6) send us a request in writing to close your account and terminate your membership in the Credit Union; or
- 7) do nothing and your account will be charged the \$5.00 monthly Inactivity fee beginning the 13th month of inactivity until the account reaches a zero balance and your membership is closed and/or the money is escheated to the state as required by law.

Every member is 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.

**Important information About  
Debit/ATM cards with "CHIPs" Providing an Added Layer of Security Against Unauthorized Use**

- Effective March 1, 2016, 1st Community Debit/ATM cards with a CHIP will be issued at renewal or at the time a replacement card is issued.
  - Please activate your new card and choose your PIN immediately by calling 800/992-3808.
  - Do Not write the PIN on your card or store the PIN with the card.
  - New Debit/ATM cards will contain the CHIP for use in CHIP-enabled terminals, but they will also contain a magnetic strip for those merchants not yet using a CHIP-enabled terminal.
  - Your CHIP card will make traveling easier with its worldwide acceptance.
  - CHIP-enabled terminals will prompt you to insert your card face up CHIP end into the slot at the bottom of the terminal.
  - The terminal will require you to leave your card in the slot until the transaction is complete.
  - The terminal will prompt you to either enter your PIN or sign to complete the transaction.
  - The terminal will prompt you to remove the card once the transaction is complete. Please do not leave your card behind.
- If you have questions, please contact the Credit Union at 325/653-1465 or 800/749-1465.

**Remote Deposit Capture  
Now Available Through Mobile Banking**

Now you can deposit a check to your 1st Community account using your iPhone, iPad or Android smartphone simply by snapping a photo. Sign up for "CU Easy" Internet banking and then get the 1st Community "1stmobile" app or update the app as of December 1, 2015. Click on "DeposZip" and then:

- 1) Endorse your check including the words "Remote Deposit", your signature & account number
- 2) Select an account to deposit to- Share/Savings or Checking only. If you want the money to go to another account you may transfer it as soon as it shows available in your account.
- 3) Enter the amount of the check
- 4) Photo capture the front and back of your endorsed check
- 5) Verify check information
- 6) Submit and you're done
- 7) Review the status of your deposit - it will show as either "Pending" or "Complete"
- 8) Be sure to keep your check in its original form for 90 days or until you have verified that the check has been posted to your account.

**1st Community's RDC (Remote Deposit Capture) is currently available to members:**

- 1) 18 or over;
- 2) on Personal accounts only (no Business account deposits will be accepted at this time);
- 3) who have an active checking account with Courtesy Pay in good standing for a minimum of 6 months; and
- 4) who have eStatements.

**Other IMPORTANT information to know about 1st Community's RDC:**

- 1) Only checks in the amount of \$2500 or less will be considered for deposit through RDC.
- 2) Only checks may be submitted for deposit. Money orders cannot be accepted through RDC.
- 3) Only Checks payable to the member and/or the joint owner on the account will be accepted through RDC.
- 4) Items must be submitted by the following times to be processed for deposit 10:00 am and 3:00 pm Monday thru Friday on regular business days. Items submitted after these times will be submitted in the next cycle. RDC items will not be processed on the week-ends or on holidays.
- 5) Checks will be considered for deposit and check holds will apply the same as over-the-counter deposits.
- 6) If there is a problem with your check deposit, you will receive a text message with a brief explanation or a message to contact the credit union.

**Fee Increase**

Effective January 1, 2016 - **the fee for ACH Origination for Non-1CFCU Loan Payments or Deposits (one-time set-up fee) is \$30.00.** You can avoid this fee by setting up the transaction at the sending bank, by setting up an allotment, or moving your checking account to the Credit Union. This fee is charged due to the liability to the Credit Union and the time required to process these transactions.

OPEN CARRY ALLOWED  
CONCEALED CARRY PROHIBITED



**IMPORTANT - effective January 1, 2016**

Sec. 30.07. TRESPASS BY LICENSE HOLDER WITH AN OPENLY CARRIED HANDGUN. (a) A license holder commits an offense if the license holder:

(1) openly carries a handgun under the authority of Subchapter H, Chapter 411, Government Code,

on property of another without effective consent; and  
(2) received notice that entry on the property by a license holder openly carrying a handgun was forbidden.

(b) For purposes of this section, a person receives notice if the owner of the property or someone with apparent authority to act for the owner provides notice to the person by oral or written communication.

**Notice is officially given and signs will be posted to inform anyone entering a 1st Community Federal Credit Union facility "Pursuant to Section 30.07, Penal Code (trespass by license holder with an openly carried handgun), a person licensed under Subchapter H, Chapter 411, Government Code (handgun licensing law), may not enter this property with a handgun that is carried openly";**

(d) An offense under this section is a Class C misdemeanor punishable by a fine not to exceed \$200, except that the offense is a Class A misdemeanor if it is shown on the trial of the offense that, after entering the property, the license holder was personally given the notice by oral communication described by Subsection (b) and subsequently failed to depart.

(e) It is an exception to the application of this section that the property on which the license holder openly carries the handgun is owned or leased by a governmental entity and is not a premises or other place on which the license holder is prohibited from carrying the handgun under Section 46.03 or 46.035.

(f) It is not a defense to prosecution under this section that the handgun was carried in a shoulder or belt holster.

Added by Acts 2015, 84th Leg., R.S., Ch. 437 (H.B. 910), Sec. 44, eff. January 1, 2016.

**Location & Hours:**

**San Angelo, TX**

**3505 Wildewood Drive  
820 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  
Drive-Thru 8:00-1:00 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:**

**Friday, January 1**

**New Year's Day**

**Monday, January 18**

**Martin Luther King Jr. Day**

**Monday, February 15**

**Presidents' Day**

**Employee of the Quarter - Lindsey Casas**

Lindsey Casas, our Cashier at the Wildewood office in San Angelo, has been named Employee of the Quarter. Lindsey has been employed with the credit union since September 2012. She started as a full-time teller then attained a Senior Teller position in only her second year at the Credit Union. Moving right along she became the Cashier at Wildewood in only her third year at 1st Community. Her favorite part about the Credit Union is being able to form great friendships with co-workers and also getting to know the members she serves. In her free time she enjoys "do-it-yourself" projects and spending time with her loved ones. Lindsey's bright smile and great attitude are appreciated by everyone she comes in contact with. Congratulations Lindsey!




**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
  - > Go to Rate after 6 months as LOW as 8.95% APR
  - > 25-day grace period on purchases only
  - > same rate for cash advances or purchases
  - > Convenient payment options - mail, automatic payment, online, by phone or over the counter at any 1CFCU office
  - > statements and history are 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.
- Details on features above will be provided in disclosures.

**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 Construction 5.25 APR**

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



For Details 325/653-1465 or 800/749-1465 www.1cfcu.org

**Our Online Loan Application is EASY, SECURE & CONVENIENT!**

Applying online for most types of 1st Community loans is QUICK and EASY!

Simply go to our website www.1cfcu.org; click on LOANS; click on LOAN RATES; and then click on the type of loan you are interested in. The page gives you the rate, terms and details of that particular loan type. Click on the "APPLY NOW" button and you are on your way.

Once you have completed the questions and pressed "ENTER" a message will appear thanking you for submitting the application and indicating the loan is in process.

In just a few moments you will receive a response indicating: 1) APPROVAL with instructions on how to proceed; or 2) REFER TO A LOAN OFFICER if more information is needed before a decision is made. We will contact you within one business day with a decision on your loan.

After your loan is approved we can also deliver your loan documents for your signature through a secure website. Now borrow money and never leave your home.

Please contact a loan officer at 325/653-1465 or 800/749-1465 with any questions.

**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.

STATISTICALLY SPEAKING...

as of November 30, 2015

Assets.....	\$233,094,585
Loans .....	\$162,104,491
Deposits .....	\$207,721,744
Members.....	23,441