



**Thank You! Thank You! Thank You!**

**For your patience As We Learn to Serve You Better with Our New & Improved Systems**

Dear Members,

We want to thank you for your patience and understanding as we made the conversion on June 1st to our New & Improved Systems. We have always known our members are the BEST, but you all proved it again, by supporting credit union staff and management as we learn to serve you with all our new programs and services.

The new website and online services are up and running. Yes, there have been challenges as members login for the first time and get use to using a Unique Username instead of their member number for the online services, but overall we are hearing great reviews on the new formats as we strive to allow you every service possible in a “self-serve” manner so your credit union is available to you 24/7 when it is convenient for you.

Additional information about many of the new services listed below is included in this newsletter, but please see the website for additional information. 1st Community Federal Credit Union was voted “Best Credit Union” by the readers of the San Angelo Standard Times and our goal is to have each and every 1CFCU member feel the same about the Credit Union.

Thank you for your membership in the Credit Union!

*Bill Nikolauk, President*

**What’s NEW at YOUR Credit Union to Serve YOU Better!**

- NEW website at [www.1cfcu.org](http://www.1cfcu.org)
- NEW *It’s Me 247* online banking - check out all the great features on page 2 with more self-serve features available for you to access than ever before
- Bill Pay stayed the same but has a new name *It’s Me 247 Bill Pay*
- New mobile banking apps
- New *CU Talk* telephone banking - see page 3 for all the details
- Text banking now available for setup when you login to online banking
- New Statement and eStatement formats
- NEW core processor for in-house Credit Union staff transaction processing and document access

COMING SOON to online banking - 1) Account-to-Account (A2A) transfer capabilities allowing you to initiate transfers between your credit union accounts and accounts at other financial institutions through online banking and 2) the ability to open additional deposit accounts.

**LET US SAVE YOU MONEY**

**AS LOW AS 1.99% APR**

**NEW, USED OR REFINANCED**



**1st 1st Community Federal Credit Union**  
[www.1cfcu.org](http://www.1cfcu.org) • 325/653-1465

**Apply Online - [www.1cfcu.org](http://www.1cfcu.org)**

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**Online and Mobile Banking** have a new format called ***It's Me 247***  
You will need to sign in just like you would as a first-time user.  
Go to [www.1cfcu.org](http://www.1cfcu.org) and click on "Log-on to Online Banking" for step-by-step instructions for logging in for the FIRST time.

**Bill Pay** - Our Bill Pay program remained the same, but has a new name - "***It's Me 247 Online Bill Pay.***" All Bill Pay information transferred over.

**Account History** - Member access to account history, transactions and online check copies prior to 6/1 through online banking is no longer available. Beginning 6/1 all accounts began accumulating 18 months of transaction, statement and check copy history going forward to be available through ***It's Me 247*** online banking.

**Statements** - We mailed a paper statement to every member for your May transactions. eStatements will resume July 1st.

Special Note - Remember we posted payrolls early before the Systems Upgrade so your payroll due on June 1st may have been posted in May.

**Information that you set up online** such as Scheduled Transfers, Account Alerts and Nicknames need to be re-established in ***It's Me 247*** online banking. Accounts you set up for Cross-Account transfers that do not appear after the conversion will need to be reset up by Credit Union staff, so please contact us by phone or email us securely through ***It's Me 247***.

### ***It's Me 247 Self-Service Options - Keep Your Credit Union OPEN 24/7***

- Review **balances, transaction history & details** on your deposit and loan accounts
- **Transfer** funds between accounts and other memberships (one-time or set up to transfer automatically)
- **See and Jump to your joint accounts** without logging out of your primary account. Please contact the credit union to set up this feature.
- Search and print, or save, copies of **cleared checks**
- **Stop payment** on a check
- Update distributions for your incoming **ACH deposits** (like your paycheck) to your savings, checking or loan accounts
- Subscribe for **eAlerts** via email or text (ex. Notification when your account balance is higher or lower than a set amount, when a loan payment is coming due and when ACH deposits or withdrawals are posted)
- Make your **overdraft services** selection
- Read eAlerts and other **messages** sent to you
- Enroll in **text banking** to receive replies on available balances
- Update **personal information** such as address and phone number or email address securely
- Make a **loan payment** when viewing the loan info by clicking on "Pay Now"
- Access **loan payoff** amounts
- **A2A transfers** (account to account transfers to and from accounts at other financial institutions) will be available soon (Ex. great to send money to a child at college)
- View your monthly statements electronically using **eStatements**
- Withdraw funds via a **check** to be printed and mailed to your address
- **Nickname** your accounts
- **Pay bills** online using It's Me 247 Bill Pay
- **Personalize** your colors, photos and other settings
- Apply for a **loan**
- Print your own **loan coupons**
- Create a **username** for your security
- Request a **contact** from a credit union representative
- Use links to navigate to **other helpful web sites**
- View current **savings, certificate and loan rates** and product information
- Download account details to Microsoft **Money**
- Download account details to Intuit **Quicken**
- PIB (Personal Internet Branch) is a tool to provide additional **personal security** for your account - coming soon
- **Open additional deposit accounts online** - coming soon
- **Deposit a check to your account** through Mobile Deposit from your mobile device
- Check on year-to-date and previous year **dividends and interest paid** for tax information

After your first time accessing ***It'sMe247***, you will need to enter your New Username, *not* your account number, and your NEW password. You will also be required to answer one of your security questions each time you log in as an extra layer of security.

**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

**VOTED**  
Best Insurance  
Agent by the  
readers of the  
SA Standard  
Times

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 insur-  
ance 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 sur-  
prised when Rush saved me \$1200 on my auto coverage."**



**800/707-0383**

**CU Talk** is a voice response program providing around-  
the-clock financial services to you anywhere in the world  
24/7 through the use of your touchtone phone. It is FAST,  
EASY and SECURE!

**CU Talk** will prompt you through or you can go to our  
website [www.1cfcu.org](http://www.1cfcu.org) for the new CU Talk brochure  
listing the Main Menu Options and other details.  
Here are the first-time login instructions:

1. 800/707-0383
2. Enter your member number, then press #.
3. Enter your temporary PIN (the last four digits of the  
Member's social security number), then press #.
4. You will be prompted to enter a new PIN, then press #.
5. Confirm your new PIN.
6. Select a Main Menu Option:
  - 1 - Account inquiries, including balances and  
recent transactions
  - 2 - Funds transfers
  - 3 - Hear current rates or calculate estimated loan  
payments
  - 4 - Change your PIN
  - 5 - Change to a different member number
  - 6 - Other CU services, including locations and  
hours
  - 8 - Repeat this menu
  - 9 - End the call
  - 0 - CU Talk Tutorial (press \* to exit the tutorial  
and return to the main menu)



Get quick information about  
all your 1CFCU accounts  
with our new It'sMe247  
Text Banking.

- Send a text command and receive replies for account  
balances.
- Enroll in e-Alerts to be notified of your balances, when  
electronic deposits or withdrawals are made or when a  
payment is due.

Here's how to enroll in It'sMe247 Text Banking:

1. Log in to It'sMe247 Online Banking at [1CFCU.org](http://1CFCU.org)
2. Click the Go Mobile button on the toolbar.
3. Select Text Banking Home.
4. Follow the prompts to enroll.

After enrollment, text commands to IM247 (46247)

Note: A list of text banking commands will be provided to  
you during the enrollment process. There are no 1CFCU  
fees associated with text banking, but your mobile carrier's  
standard text messaging fees will apply.

Now sign up to receive eAlert texts for:

- Account Balance Alerts on any of your individual ac-  
counts
- Notification of an ACH Deposit or Withdrawal
- Loan Payment due
- eNotices for any Credit Union notices that are normally  
mailed out

(eAlerts are also available by email and through the Mes-  
sage tab in online banking)

**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:**

**Wednesday, July 4th  
Independence Day**

**We Will Be Closed:**

**Monday, September 3rd  
Labor Day**

**Employee of the Quarter - Kelly Bradymire**



Kelly Bradymire, Training Coordinator for 1st Community, has been chosen as our Employee of the Quarter. Kelly has been part of the 1<sup>st</sup> Community team for 3 years, starting out as an MSR and moving into the training coordinator role in 2016. She recently graduated with her Bachelor's degree in HR Management from Park University. Kelly enjoys volunteering at Credit Union events and being involved in the community. When not at work she enjoys spending time with family and friends. She loves her job and her co-workers, and says that all of her co-workers deserve kudos as well, and she is honored to be Employee of the Quarter. Congratulations Kelly!



**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
- Rewards option - including merchandise, air-line 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

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 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

**STATISTICALLY  
SPEAKING...**

as of May 31, 2018

|                |               |
|----------------|---------------|
| Assets.....    | \$250,749,742 |
| Loans .....    | \$187,026,537 |
| Deposits ..... | \$232,724,846 |
| Members.....   | 21,256        |