

Be Smart!
Bank Smart!



1st Community Federal Credit Union

*Serving the financial needs of the people of
Tom Green, Schleicher, Runnels, Pecos,
Midland, Andrews, Brewster, Coke, Concho,
Crane, Crockett, Ector, Glasscock, Irion,
Kimble, Loving, Martin, Mason, McCulloch,
Menard, Reagan, Sterling, Sutton, Terrell,
Upton, Ward and Winkler counties.*

Routing & Transit # 311382527

Web Site: www.1cfcu.org

E-Mail: 1stcomcu@1cfcu.org

Follow Us On:

8-26-18

San Angelo, TX:

3505 Wildewood w/ATM

phone - 325/653-1465
or 800/749-1465
fax - 325/947-2159
&

620 West 29th w/ ATM

phone - 325/653-1465
or 800/749-1465
fax - 325/658-2152

Lobbies - M-F 9:00 - 5:00

Drive-Thru - M-F 7:30 - 6:00

Sat. 7:30 - 1:00

Bldg 3218,

Goodfellow AFB

w/ATM & walk-up teller in
vestibule (front of building)

phone - 325/653-1465
or 800/749-1465
fax - 325/227-4875

Lobby - M-F 9:00 - 5:00

Drive-Thru & Walk-up
Vestibule

M-F 8:00 - 5:00

Additional ATMs

Goodfellow AFB Exchange

Goodfellow AFB Event Center

SA Community Medical Center
Emergency Room

Ethicon

Mailing Address

For all San Angelo locations:

3505 Wildewood Drive
San Angelo, Texas 76904-6433

Ballinger, TX:

121 N. 8th

Ballinger, TX 76821

phone - 325/365-2105
fax - 325/365-2169

Lobby - M-F 9:00 - 1:00
2:00 - 5:00

Midland, TX:

4616 Briarwood w/ATM

Midland, TX 79707
phone - 432/697-1465
or 800/749-1465
fax - 432/695-6525

Lobby - M-F 9:00 - 5:00

Drive-Thru - M-F 8:00 - 5:30

Fort Stockton, TX:

800 W. Dickinson w/ATM

Fort Stockton, TX 79735

phone - 432/336-2273
fax - 432/336-2360

Lobby - M-F 9:00 - 1:00
2:00 - 5:00

Drive-Thru - M-F 8:30 - 1:00
2:00 - 5:00

Eldorado, TX:

107 S. Divide w/ATM

mail - P.O. Box 1216

Eldorado, TX 76936

phone - 325/853-2538

fax - 325/853-3664

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

Crane, TX:

501 S. Alford w/ATM

mail - P.O. Box 1162

Crane, TX 79731

phone - 432/558-7191
fax - 432/558-7192

Lobby - M-F 9:00 - 1:00
2:00 - 5:00

Drive Thru - M-F 8:00 - 1:00
2:00 - 5:00

1st 1st Community
Federal Credit Union

#1 Local
Auto Lender

GREAT Rates! *
Apply Online
www.1cfcu.org

NEW USED OR REFINANCED



New Annie Dillo Club
members
Birth thru 12 receive:
a t-shirt, passbook,
pencil, ruler, sticker &
an Annie Dillo Club
Membership Certificate

**Kids,
Come Join My
Annie Dillo
Club**



1st 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

Check out the great toys in the Annie Dillo Store

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





VISA Platinum

- No Annual Fees
- Great LOW Rates
- Rewards options

Check your current CC Rate
& see if we can SAVE YOU \$\$\$\$

Apply online - www.1cfcu.org



* all loans subject to credit approval

Loans

1st Community FCU uses a credit scoring system to determine your Annual Percentage Rate (APR) on loans, rewarding members that maintain an exceptional credit history with a lower interest rate when borrowing.

All loans and credit cards are subject to credit approval. **Rates & Terms Subject to Change without notice.**
Equal Housing Lender * Equal Opportunity Lender

New & Used Vehicles

New & Used Boats/Motors/Trailers

Motor Homes/Travel Trailers/RVs

Mortgages

Home Equity

Secured & Unsecured Home Improvement

"1st Cash" Line of Credit

Overdraft Protection

Personal

Credit Cards

Shares or Term Share Certificate Secured

Unimproved Real Estate

Motorcycles / Jet Skis / ATVs

Lot Purchase for Future Home

Business

Pre-Approval - saves you time and gives you the bargaining power of cash, plus the satisfaction of receiving a low rate on your loan

Online Loan Application - apply online through our website at www.1cfcu.org. It's fast, secure, available 24/7. You will receive a response within minutes.

Indirect Vehicle Financing - the ability to complete paperwork and finance through 1st Community at the dealership (the interest rate may be higher for this convenience)

Simple Interest - pay interest only for the time you have a balance; make additional payments at any time to reduce the principal balance, thus reducing the amount of interest due

Easy Payment Options - weekly, bi-weekly, semi-monthly or monthly on most loans; cash, mail, or automatic transfer from your checking or savings account or by payroll deduction

"Driving Sense" Balloon Note - a form of financing a vehicle purchase that allows you to have lower monthly payments with a "Balloon" payment and convenient options at the end of the term of the contract

NADA Official Used Car Guide - Free information on retail, loan and trade-in values on used cars/trucks, used boats, RVs and motorcycles on our website, by phone or through the lobbies. You can also get new auto values and basically build your own car on our website.

Skip-A-Payment - available to qualifying members in the Spring and during the holiday season of each year. Exclusions may apply

Credit Reference - credit history is made available electronically to a number of major credit bureaus. We can also release this information to other merchants at your written request

Loan Discount - 1/4% discount on New and Existing Loans for each of the following services financed with the loan at 1st Community: GAP Waiver, Vehicle Service Contract, Loyalty Advantage, Credit Life, Credit Disability, Involuntary Unemployment Insurance, Excess Wear & Tear or automatic payment transfer from a direct deposit or payroll deduction of at least the amount of the payment, have a 1CFCU credit card with a minimum \$5000 limit or have an ePLUS checking account with an active debit card (active means a minimum of 15 transactions clears per month) - maximum 1/2% discount.

Excludes Shares Secured, Term Share Secured, 1st Cash, all secured Real Estate and Mortgage loans, all Commercial and Business Loans and Credit Cards. Exceptions - Non-Fleet Vehicles are eligible for the discounts. A Fleet is defined as 5 or more vehicles to the same business entity or DBA for business purposes.

Credit Cards - VISA Platinum credit card program benefits:

- > On-line loan application
- > Rewards option
- > Design your own card
- > one-time promotional rate balance transfer
- > pay by mail, automatic payment, online or over the counter
- > credit insurance
- > EMV chip cards
- > E-Guard for your security
- > and other great features with details on our website
- > LOW introductory rate when purchases made w/in 90 days of receipt of card
- > Mobile Wallet options - Apple, Samsung or Android Pay

Insurance and asset protection products offer coverage at low costs and are included in your loan payments:

Credit Life Insurance - protects your family in the event of your death by paying off your loan. Single or joint insurance is available

Credit Disability Insurance - provides funds to help make your regular loan installments in the event a covered illness or injury keeps you from working. Single or joint insurance is available

Involuntary Unemployment Insurance - provides funds to help make your regular payments if involuntarily unemployed. Single coverage only available.

GAP (Guaranteed Asset Protection) Waiver - offers protection against financial liability or loss on a financed automobile, van or light truck (up to 1 ton capacity), boat, motorcycle, jet ski or RV that is damaged beyond repair (totaled) or stolen and never recovered. With GAP, the covered deficiency balance between what you owe on the vehicle and what your insurance company pays is waived. (Extensions, Skip-a-Payments, Late Fees, and Add-ons are not covered) Can be purchased up to 18 months from the date of the loan and can be added to the current loan or purchased separately

Vehicle Service Contract - a contract that acts like a new car warranty; may be purchased separately or added to your loan; available on new and used vehicles, extending the protection beyond your manufacturer's warranty. Can be purchased at any time on qualifying vehicles and can be added to the current loan or purchased separately

Paying too much for Your Insurance? Want More Coverage and Better Rates? Now you can get all your **Auto * Home * Life * Commercial** needs met right through your Credit Union with 1CFCU Insurance Services



Rush Seaver
Insurance Specialist

rseaver@1cfcu.org
3505 Wildewood Drive
San Angelo, TX 76904
www.1CFCUinsurance.com

Direct 325/224-3649
Cell 512/525-3804
CU 325/653-1465 ext. 3649
800/749-1465 ext. 3649
Fax 325/947-2159

Deposit Accounts

(Call or see our Rates & Fees info online or in our offices for other details concerning our deposit accounts.)

This credit union is federally insured by the National Credit Union Administration up to a maximum \$250,000 on your deposit accounts. IRAs insured separately up to \$250,000. Additional coverage through Excess Share Insurance Corporation (ESI), a private insurance company, insures 1CFCU deposit

Savings/Share Account - minimum \$25 deposit and a \$5 non-refundable joining fee makes you a "member" of 1st Community; available funds on deposit may be pledged against loan for a reduced interest rate;

FREE Accidental Death & Dismemberment Insurance - each new member 18+ may apply for FREE AD&D Insurance with additional low-cost insurance for member and family also available; premiums deducted monthly from Savings or Checking Account

Checking Accounts - 1st Community's ePLUS Checking Account offers you amazing Financial, Security and Discount benefits with options you choose. See page 7 for all our checking account options.

1st Checking Account - up to age 21 - with no monthly fee. See page 7 for all the great benefits.

Seniors Checking Account - for ages 55+ - with no monthly fee. See page 7 for all the great benefits.

Club Accounts - save for that special occasion; no minimum balance; no monthly service fee or limit on withdrawals or deposits;

Christmas Club Account - no minimum balance or monthly service fee; will be transferred to your Savings account automatically November 1st; account closed if any early withdrawal; surprise Christmas gift in November of each year; automatically renewed annually

"Arnie Dillo" Youth Club Account - birth thru 12; child earns "Dillo Dollars" for making deposits to be redeemed for prizes; special parties add to the fun while teaching children how to save - FREE Christmas celebration in December each year

Gift Cards - MasterCard Gift Cards from \$10-500 available in all lobbies; can be replaced if lost or stolen; no PIN for ATM or Pay at Pump available; several designs available - Great gift or use instead of Travelers Checks.

Reloadable VISA Debit Cards - minimal fee for the convenience of a debit card not tied to a checking account. The reload feature allows you to provide budget training, college allowance, or use instead of travelers checks. Use for purchases where VISA is accepted and choose your own PIN to access money world wide.

Term Share Certificates - minimum \$1,000 deposit; available for 6-months, 1, 2 or 3 year terms; monthly dividends can be compounded, deposited to another account, or mailed via check; automatic renewal or single purchase available; may be pledged against a loan for a reduced interest rate

IRAs (Individual Retirement Accounts) - minimum \$25 to open. 1, 2 or 3 year IRA Term Share Certificates or 5 year ROTH Conversion or Contributory; certificates are automatically renewed unless otherwise instructed.

Money Market Account - minimum \$2,500 to open & maintain to avoid service fee; **Mega Money Market Account** - minimum \$25,000 to open & maintain to avoid service fee; \$15 monthly service fee will be assessed the next month; 6 FREE withdrawals per month - \$5 each thereafter; first 40 checks FREE; rates quoted monthly

1st Community FCU has partnered with Greg Stephens, President of the Stephens Investment Group to offer you a full range of investment, insurance and financial services. Greg is a financial advisor offering services thru Hilltop Securities Independent Network, Inc. Member FINRA/SIPC. Greg has earned the accreditations of CRPC® and ADPA® and has many years experience in the financial services industry. Greg has access to and provides a broad array of products, services and advice to his clients.



Greg Stephens, CRPC®, ADPA®

President - Financial Advisor

GStephens@hilltopnetwork.com

Located inside: 1st Community FCU

3505 Wildewood Drive, San Angelo, TX 76904

325.224.3639 Fax 325.224.3641

Offering general securities through Hilltop Securities Independent Network, Inc., MEMBER: FINRA/SIPC * No Credit Union Guarantee * Not NCUSIF Insured *May Lose Value * 1st Community Federal Credit Union is not an affiliate or subsidiary of Hilltop Securities Independent Network, Inc.

Access Services

Check / Debit / ATM Card - **NO MONTHLY FEE** - Access your Checking and Savings account worldwide, 24 hours a day. Works like a check - pay for your purchases from your checking account at any business displaying the MasterCard debit card logo. Acts like a credit card - because it carries the MasterCard logo it can be used to guarantee hotels, car rentals, etc. Can be used at an ATM - no fee for use at any 1CFCU ATM listed on the front of this brochure, or get cash back when making a purchase by using your PIN

E-Guard - MasterCard Identity Check will now use an automatic risk model to learn cardholder patterns and behaviors to help detect fraudulent activity.

Automatic Bill Updater - card number and expiration date updates to merchants who maintain card records on their system, typically for recurring customer payments. This will also work when your card is replaced due to fraud or loss and you have a totally new card number. Members have the option to opt out.

FREE Custom Cards - several local school designs currently available with more coming soon

Apple Pay, Google Pay, Samsung Pay & EMV chip cards - are all available for your improved plastic card security

FREE "It's Me 247" Online Banking

- > real-time account balances, history & pending debit card transactions
- > view and print copies of paid checks front and back
- > view the last 18 months of e-Statements or transactions in the account history w/links to paid check copies
- > transfer between deposit accounts and other 1CFCU member accounts - one-time or recurring transfers can be set up and available for changes as you choose
- > Account to Account transfers - transfer money to or from your account at another financial institution
- > automatic Loan and Credit Card payments one-time or recurring can be set up and available for changes as you choose
- > FREE electronic Bill Paying at your fingertips to pay businesses & individuals

FREE "It's Me 247" Mobile Banking

- > Check balances
- > Pay your bills
- > Mobile Deposit (certain eligibility conditions apply)
- > Transfer funds
- > Search for cleared checks

"CU Talk" Audio Response - access your account 24-hours a day with your touch-tone phone; inquire about balances and deposits; make withdrawals; and even balance your checking account - it's FREE! Also available in Spanish. 800# for FREE out-of-town access
325/947-0383 800/707-0383

Drive-Thru Windows - locations/hours listed in this brochure
Pre-Authorized Drafts - authorizes a company to draft on your account electronically or by paper on a regular basis for such items as insurance, mortgage payment, etc.

Night Depository - at all San Angelo, Midland, Eldorado, Fort Stockton and Crane facilities

Automatic Transfers - transfers set up to automatically move money from one account to another on a recurring basis at no charge

Bank Wires - a direct transfer of funds from an account at one financial institution to an account at another financial institution through the Federal Reserve System

CMO (Commercial Money Order) - a transfer of funds from your account sent through Western Union to another designated Western Union location where the check may be picked up or cashed

Other Services:

Direct Deposit - allows your entire paycheck, retirement check or government check to be deposited directly into your account. You can set up for portions of the deposit to be transferred automatically to other accounts or loans in the credit union

Payroll Deduction - allows a portion of your paycheck, retirement check or a government check to be deposited directly into your account; a convenient way to make loan payments or to build your savings

Notary Public - available in all lobbies and FREE for members

Safe Deposit Boxes - available at Wildewood and Goodfellow offices only; small, medium and large 10x10 boxes available

Coin Counter - self-service; available at Wildewood, Ballinger, Eldorado and Fort Stockton offices

Photocopies - available for nominal charge in all lobbies

Overnight Delivery Service - all major carriers available at member expense

Newsletter - included in your statement

See current Rates & Fees Schedule at www.1cfcu.org for charges associated with any of the services listed above.

From Start to Finish **WE DO IT ALL!**



1st Community Federal Credit Union has the EXPERTS you need!

NMLS (National Mortgage Licensing System) #403173

Lot Purchase Loans - for Future Homes

Interim Construction Loans - for Custom Homes

Mortgage Loans

*** FAST Closing! / LOW Costs w/ No Origination Fee**

*** Approval, processing and funding handled**

locally by 1st Community

GREAT RATES & FLEXIBLE TERMS on

Home Equity Loans

Home Equity Line of Credit

Home Improvement Loans



**Bonnie Born
Mortgage Loan Officer**

(NMLS #466375)
325/653-1465 ext. 3643
direct 325/224-3643
800/749-1465
bborn@1cfcu.org

All loans subject to credit approval.

What's so Special about Credit Unions?

Credit Unions are member owned, democratically run, and not-for-profit financial cooperatives serving a specific field of membership. What does this mean for credit union members?

*** Lower Loan Rates * Higher Dividends**

*** Low-Cost Services**

*** Member owned**

*** A Vote to Elect Volunteers to the Board of Directors**

*** Convenient and Friendly Service**

*** No Faceless Stockholders, just Member-Owners Like You**

We know that you work hard for your money. It's important to you to be paid the most for your savings and pay the least for the services you use and the money you borrow. We may offer some of the same services as other financial institutions in town, but how we offer them is different. We offer them to you as owners of the credit union. The more services you use at the credit union, the greater the benefits you and all your fellow members receive through higher deposit rates, lower fees for services, and lower rates on loans.

FIELD OF MEMBERSHIP

Our "community charter" allows us to provide financial services to all persons who live, work, worship, or attend school in, and business and other legal entities located in Tom Green, Schleicher, Runnels, Pecos, Midland, Andrews, Brewster, Coke, Concho, Crane, Crockett, Ector, Glasscock, Irion, Kimble, Loving, Martin, Mason, McCulloch, Menard, Reagan, Sterling, Sutton, Terrell, Upton, Ward, Winkler counties in Texas along with members of their immediate families.

HOW TO BECOME A MEMBER of 1st Community Federal Credit Union

It's simple to join 1st Community. Just come in or contact one of our offices to obtain a membership application and make a minimum \$25 deposit and pay a one-time \$5 non-refundable joining fee. You can now be a member for life, regardless of your address or place of employment, as long as you maintain the minimum \$25 balance in your active account.

***"Once a member, always a member -
regardless of your location or employment status."***

ePLUS Benefits:

1st Community Federal Credit Union



- **No Minimum Balance Requirement**
- **Unlimited Number of Transactions**
- **FREE Debit/ATM Card** - choose your own PIN
- **FREE "It's Me 247" Online Banking Bill Pay, eStatements, Mobile Banking & Text Banking**
- **FREE Cleared Check Copies** in "It's Me 247" online banking account history
- **FREE Mobile Deposit** - deposit your checks through Mobile Banking (for qualifying members) Just login to our 1CFCU mobile app, click on Mobile Deposit and request the service.
- **Earn Dividends** - when you receive eStatements and have a minimum 15 1CFCU debit card transactions clear per month. No dividends paid on non-qualifying accounts or portion of balance over \$25,000.
- **FREE Savings Overdraft Protection** - to transfer from accounts you authorize when needed.
- **Loan Overdraft Protection** - w/approved loan application; will not work if any loan on the account is past due.
- **¼% Loan Discount** - on new & existing loans when entire loan payment is made by payroll deduction/direct deposit. Excludes Shares Secured, Term Share Secured, 1st Cash, all secured Real Estate and Mortgage loans, all Commercial and Business Loans and Credit Cards. Exceptions - Non-Fleet Vehicles are eligible for the discounts. A Fleet is defined as 5 or more vehicles to the same business entity or DBA for business purposes.
- **FREE Direct Deposit or Payroll Deduction** - saves you time
- **FREE Automatic Transfers to other CU accounts**
- **FREE Notary Public service**
- **FREE "CU Talk" Audio Response** - access to your account 24/7 w/your touch-tone phone
- **FREE Temporary Checks**

ePLUS Checking also includes the following benefits at no additional cost:

IDProtect[®] – identity theft monitoring and resolution service for you, your joint account owners, and eligible family members¹

- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage²** – to cover expenses associated with restoring your identity *Need to file a claim? Call 1-866-210-0361*

(ePLUS benefits continued on the following page)

All these GREAT features and benefits of an ePLUS Checking Account are \$7.95 per month. Reduce your fee by \$4.00 by receiving eStatements and/or reduce your fee \$3.95 for having a minimum 15 1CFCU debit card transactions clear your account during the month.

IDProtect[®] – benefits continued...

- **Fully managed Identity Theft Resolution Services** – access to a **dedicated fraud specialist** assigned to manage your case who will work with you until your identity is restored
- **Identity Theft Recovery Case Plan** – to inform you of the recovery process
- **Credit File Monitoring³** – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports *[registration/activation required]*
- **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. *[registration/activation may be required]*
- **3-in-1 Credit Report – IDProtect[®]** will monitor your Equifax, Experian and TransUnion credit files daily, and automatically alert you if key changes occur *[registration/activation required]*
- **Credit Score** - receive new single bureau credit score with every new credit report. *Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. [registration/activation required]*
- **Debit and credit card registration** – Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen *[registration/activation required]*
- **Online Identity Theft News Center** and valuable phone and web resources *[registration/activation required]*

Receive up to \$10,000 Accidental Death & Dismemberment Insurance¹.

(Coverage divides equally on joint accounts and reduces by 50% at age 70) *Need to file a claim? Call 1-866-210-0361*

Cellular Telephone Protection² – Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. *(Cellular telephone bill must be paid through this account.)*

Travel & Entertainment Discount Program – Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their smartphone. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. *[registration and enrollment is required]*

As noted above, some of the benefits require registration and activation. It's easy – Simply visit www.eclubonline.net using Access Code TX201728, or call the Benefits Service Center at 1-866-210-0361 for assistance with registration and activation – or questions regarding the Security Benefits listed above.

Insurance products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliates.

Additional disclosures found on the following page

ePLUS Checking Account Disclosures

¹ IDProtect[®] service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. (for revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the services covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parents(s) of the account holder who are residents of the same household.

² Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

³ Credit file monitoring may take several days to begin following activation.

⁴ If you wish to name a beneficiary, please complete a beneficiary form. Otherwise, if there is no designated beneficiary on file, benefits will be paid according to the Master Policy. For questions regarding claims or other coverage, call 1-866-210-0361. Please keep a copy of this letter with your insurance papers.

1st Checking *(for members up to age 21)*

Minors must have a qualifying adult on the account).

\$ No Monthly Service Fee

\$ First Box of Checks FREE

\$ FREE Online Banking & Bill Pay / Mobile Banking/ Mobile Deposit*

\$ Audio Response

\$ FREE Check/Debit/ATM Card

\$ FREE eStatements

\$ FREE Savings Overdraft Protection

\$ FREE Automatic Transfers to other CU accounts

\$ FREE Temporary Checks

\$ FREE Notary Public Service

Members will be mailed a letter and automatically switched to ePLUS Checking the first month after you turn 21

Seniors Checking *(for members 55+)*

\$ No Monthly Service Fee

\$ FREE Online Banking & Bill Pay / Mobile Banking/ Mobile Deposit*/ Audio Response

\$ FREE Check/Debit/ATM Card

\$ FREE eStatements

\$ FREE Savings Overdraft Protection & Loan Overdraft Protection (w/approved loan application)

\$ FREE Automatic Transfers to other CU accounts

\$ FREE Temporary Checks

\$ FREE Notary Public Service

* certain eligibility conditions apply

Tips to Safeguard Your Identity

Tip 1. Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.

Tip 2. Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.

Tip 3. Remove your name from individual Direct Mail Association Member mailing lists at www.dmachoice.org.

Tip 4. Place an alert on your credit file if you believe you have been affected by identity theft. Call 1-800-525-6285 or visit www.fraudalerts.equifax.com.

Tip 5. In addition to contacting credit Bureaus, request a credit report and place a fraud alert at www.innovis.com. Click on the Personal Services tab to get a credit report and place an alert on your file.

Tip 6. Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.

Tip 7. Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or www.usps.gov to request a vacation hold.

Tip 8. Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.

Tip 9. Shred your mail and important document when disposing of bank statements, credit cards bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.

Tip 10. To avoid being the victim of a phishing scam do not give anyone who calls you any information concerning your account. Remember the credit union already has all your information. We will never call you to ask you for it.

See our website www.1cfcu.org for other information and alerts on Scams, Fraud & Malware & other helpful tips that might affect YOU!



Member of the
San Angelo, Midland
Ballinger, Eldorado &
Fort Stockton
Chambers of Commerce

