

HORIZONS

1st Community Federal Credit Union January 2019

Annual Membership Meeting

Monday, February 4, 2019

Registration - 6:00 -7:00 pm Meeting - 7:00 pm

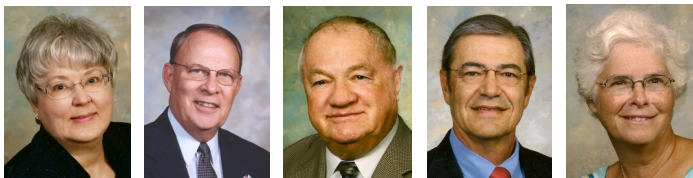
McNease Convention Center, San Angelo, Texas

The Credit Union has set Monday, February 4, 2019, as the date for the 66th Annual Meeting and Election of Officials. The meeting will be held at the McNease Convention Center at 500 Rio Concho Drive in San Angelo.

All members who are in good standing with the Credit Union (which includes having the minimum \$25 par value on deposit) are eligible to participate. There will be information about current and future plans and activities at 1st Community during 2019, current officials will report on the financial condition of the Credit Union, cash door prizes will be awarded and refreshments will be served. It's a great opportunity to learn more about "your" Credit Union.

The Nominating Committee nominated three individuals for the three vacant positions. There were no nominations by petition. Therefore under the Credit Union's standard bylaws there will not be any nominations from the floor or an election at the Annual Meeting.

Below are the Board Members who will serve our membership for the coming year:



Your 2019 Board of Directors - Top row (l-r) E. H. "Pete" Weldon, Bob Brewer, Harlan Bruha, and Carol Watkins.

Bottom row (l-r) Members - Nancy Kloboucnik, Bill Brown, Johnny Fender, Raul Lopez and Kathleen Prince.

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CREDIT CARD CHANGES in October Brought More GREAT Features!

Call Today to Apply
or Current Cardholders Learn More Below

- GREAT Rates!
- No Annual Fee or Cash Advance Fee!
- Cash Rewards Option!
- **LIMITED TIME OFFER** – members who have previously participated the **LOW 2.95% APR Balance Transfer** option for 12 months can enjoy this option again, but you must contact the Credit Union before February 28, 2019 to process. Call 325/653-1465 or 800/749-1465. This cannot be processed online.
- NEW! Temporarily "**Lock and Unlock**" your credit and/or debit cards or report them stolen with Card Control on our mobile app to prevent any unauthorized transactions. Use this feature if your card is lost or stolen or just to manage access. It's Quick, FREE & Easy – you can do it while you are standing in line to pay.
- All 1CFCU **Credit Card information** is now linked to your account at the Credit Union and is available for viewing, making payments and doing cash advances through our "It's Me 24/7" online or mobile banking 24/7 and over the counter at any 1CFCU location.
- Your **credit card statement** is now included in your 1st Community FCU monthly statement. It will be the first page in your paper statement or for eStatements click on "View My" and click on "Credit Cards" in the drop down.
- Your credit card **payment due date** is the 28th of the month.
- **Payment Options** - You can mail in your payment, pay through online banking, your mobile device, telephone banking, or you can make your payment at one of our eight offices.
- **Daily payment cut-off time** is 10:00 pm Central time to receive credit for that day. Payments will be credited when received allowing immediate access to your available credit limit.
- Process a **Cash Advance** from your available credit card limit and have it deposited to one of your 1CFCU deposit accounts immediately by clicking on Pay & Transfer and request the transfer from your credit card account.
- **Automatic Bill Updater** – provides card number and expiration date updates to merchants who maintain card records on their system, typically for recurring customer payments. This will not work when your card is replaced due to fraud or loss and you have a totally new card number. You will need to contact the service provider and provide them with your new card number, expiration date and security number. Members have the option to opt out of this feature.
- **Works with Apple Pay, Samsung Pay and Google Pay**
- **VISA Checkout**– the easier, more secure way to shop online!
- **Omnishield eGuard**– our 3D SECURE solution that provides an **extra layer of security for e-commerce transactions**. This is a risk-based authentication process. All cardholders are automatically enrolled. Cardholders will receive instant notifications of suspicious activity provided we have your current cell phone number and/or email address.

LET US SAVE YOU MONEY

AS
LOW
AS

1.99% APR

NEW, USED OR REFINANCED



1st 1st Community
Federal Credit Union

www.1cfcu.org • 325/653-1465

New, Used or Refinanced non-commercial passenger automobiles and pick-up trucks (up to 1 ton capacity). Does not apply to collateral currently financed by 1CFCU or loans financed by 1CFCU at the dealership. \$21.69 per \$1000 financed at 1.99% APR for maximum 48 months. APR – Annual Percentage Rate. Membership eligibility and credit approval required. Rates and terms are subject to change without prior notice.

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!

 <p>1st 1CFCU Insurance Services Insurance License #202214</p> <p>Rush Seaver Insurance Specialist</p> <p>rseaver@1cfcu.org 3505 Wildewood Drive San Angelo Texas 76904 www.1cfcuinsurance.com</p>	 <p>Direct (325) 224-3649 Cell (512) 525-3804 CU (800) 749-1465 ext. 3649 Fax (325) 947-2159</p>
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\$ 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 \$2,000 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 \$1,300 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."

1CFCU Insurance Services, LLC is a partially-owned subsidiary which is affiliated with 1st Community Federal Credit Union (1CFCU). Insurance products are not deposits; not NCUA insured; and not guaranteed by 1CFCU Insurance Services, LLC or 1CFCU.

NEW - A2A (Account to Account) for Outgoing Transfers!

- A2As allow you to send money from your account at 1CFCU to an account at another financial institution. This service is available for transfers to domestic banks only. No foreign bank transfers are allowed.
 - A2A allows you to send money to your own accounts, to other people or businesses' accounts at other financial institutions for FREE after the initial setup. Just remember – once the transfers are sent out they cannot be recalled, so please be sure all set up information is correct.
 - Contact the Credit Union for the original set up. We will send you the form securely to eSign to initiate the setup. You can also go to Forms under the Resources tab at www.1cfcu.org to complete the A2A setup form and fax it back to the Credit Union at 325/947-2481 or email it securely to 1stcomcu@1cfcu.org.
 - There is a one-time \$10 set up fee for each Financial Institution you want to make transfers to. After the original setup there are no fees per transfer.
 - To set A2A up Your 1CFCU account must be set up for online banking access because you will be the one making the actual transfers after the original setup, just like you transfer money between accounts at the Credit Union now. The receiving account will show up in the drop-down box when making a transfer request. A2A transfers can be setup to occur as one-time transfers that you initiate each time or they can be automatically recurring.
 - There is no limit to the number of A2A transfer, but there is a maximum \$5000 daily limit to the receiving financial institution
 - Transfers initiated by 10:45 AM CT should be transmitted to the receiving institution on the same day. However, we do not control the ACH system so this cannot be guaranteed. Transfers initiated after the 10:45 am cut-off should be transmitted to the receiving institution by the next day.
 - All transfers are processed securely via the ACH (Automatic Clearing House) network.
- * If funds absolutely must be there the same day you may want to consider a bank wire. There is a \$25 fee to send a Domestic bank wire.**

NEW - Loan Pay Express Another Way to Pay Your Loan Online

- To register with Loan Pay Express go to www.1cfcu.org and click on the Loan tab; then click on Loan Pay Express
- Add and manage multiple payment options. (Allowed 2 each of debit/credit cards and 2 each of ACH accounts)
- Link above is a mobile friendly website.
- Set up recurring payments or one time payments.
- No fee for payments when using Direct Debit (ACH option) i.e. Checking and Savings accounts.
- Fees schedule applies for payments utilized through Debit or Credit Cards. VISA credit does not allow advances for loan payments.
- All payments will be posted within 1 to 3 business days. (note: ACH payments submitted prior to 10:45 am CT may be posted on the following business day).

Skip-a-Payment Your Way - GREAT New Options!

This form is used for Skip-a-Payments for loans with Weekly, Bi-Weekly and Semi-Monthly payment frequencies. All other requests for a Skip-a-Payment should be processed online. This can be done at your convenience from anywhere you have access to the Internet.

Qualifications to extend one monthly, two bi-weekly, two semi-monthly, or four weekly payments include:

- > **Skip-a-Payment** may be used on any loan (excluding credit cards, "1st Cash" lines of credit, mortgage loans, unimproved property loans, deposit secured loans, business loans, balloon loans, home equity loans, secured home improvement loans, recreational vehicle loans with original terms of 180 months, and loans with single/quarterly/semi-annual/annual payment frequencies.)
- > **Skip-a-Payment** approval is subject to a review and will only be approved if loan payments are current and all other services are in good standing.(loans, credit cards & deposit accounts)
- > **Skip-a-Payment** application must be received in a 1st Community FCU office 10 days before your payment is due.
- > If you are making the payment automatically by ACH, Automatic Draft, or by Bill Pay service you will need to contact the originating financial institution to Stop Payment for the payments you wish to skip. You will also need to request they restart payments as necessary to ensure your payments are made in a timely manner and you will be responsible for any fees charged for these services. 1st Community has no control over any of these payment services. They will only accept your request. If for some reason we process the Skip-a-Payment and your automatic payment is still received, you may notify us and we will reverse that payment and deposit the funds in to your 1CFCU checking or savings. You may also request a check be mailed to you or we can wire the funds at your expense.
- > You will be notified in writing if your **Skip-a-Payment** cannot be approved. If your **Skip-a-Payment** application is not received 10 days prior to the due date, it will be effective for the next month.
- > Skip-a-Payment extensions will be granted only two times each year, but you can choose the months. However, you may not skip payments in consecutive months. There is no limit for the number of Skip-a-Payments over the life of your loan.
- > The weekly, bi-weekly or semi-monthly payments must be extended consecutively and the payment must be skipped within the same month.

This agreement, when properly completed and approved by the Credit Union, extends the repayment period of your loan(s). When a payment is skipped, the finance charge, at the rate being charged on your loan, will continue to accrue on your unpaid principal balance from the date your last payment was made. If your next payment is insufficient to pay the accrued finance charge, the unpaid portion continues to accrue until paid from a subsequent payment.

Important Notice: For any member who purchased GAP on their loan - any payment deferral may reduce the amount of any claim benefit due you in the event of an unrecovered theft or any total loss on your vehicle.

There will be a \$10 fee per loan for processing your Skip-a-Payment request. Please send a check or we can withdraw the funds from your available funds on deposit as long as there are sufficient funds available. Please check the appropriate box if you want payment from your available funds:

Withdraw from Savings	Withdraw from Checking	Withdraw from Club # _____
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MAIL this form to: 1st Community FCU, 3505 Wildewood, San Angelo, TX 76904
or FAX it to 325/227-4875 or drop off at any of our LOBBY locations.

By signing below Member agrees to the terms above and to repay the loan according to terms and conditions of the Contract and Security Agreement or the Credit Plan Agreement and Advance Request Voucher previously signed.

Member Name		Member Social Security #		Member Account #		Daytime Phone #	
Note #	Payment Amount	Month to Skip Payment		Email Address			
				Cell Phone #			
				<u>Credit Union Use Only</u>			
				Payment Frequency			
				Payment Method		APR	
Member Signature X				Date			
Loan Officer Signature X				Date			

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

Jackie Swanson.....Member

We Will Be Closed:

**Tuesday, Jan. 1 -
New Year's Day**

**Monday, Jan. 21 -
Dr. Martin Luther King,
Jr. Day**

**Monday, Feb. 18 -
President's Day**

Co-Employees of the Quarter - Jennifer Flores & Cheryl King

Jennifer Flores and Cheryl King, Branch Clerks at our Ballinger office, have been named Co-Employees of the Quarter due to their excellent team work serving as both tellers and member service representatives taking care of their member's needs in a friendly, timely manner.

Jennifer has been with the Credit Union since 2007. She enjoys working at a small branch where she has the chance to really get to know and assist her members. She is married to Tony and has two daughters Erin who is 24 and Elyssa is 16. When she is not at work Jennifer stays very busy with school events and volunteering at many events for the Credit Union. She enjoys spending time with family and friends and never says no to a challenge. Congratulations Jennifer!

Cheryl has been with the Credit Union since 2011. She truly enjoys working for 1st Community and she is always happy to volunteer to help with special events in her community. Cheryl has been married to her husband Carl for 31 years. When not at work she enjoys crocheting, working outside, redoing furniture and spending time with her family and church family. Congratulations Cheryl!



**Mobile Banking
Your Credit Union
in the Palm
of Your Hand 24/7**

- Verify deposits, transactions & cleared checks. *Helps you catch fraud early!*
- View loan and credit card transactions & make payments
- Lock & Unlock both your debit and credit cards
- Set up automatic transfers
- Pay bills
- Apply for a loan
- Set up text or email alerts
- Enroll in Text Banking
- Place a stop payment
- Jump to other accounts you have access to
- Update your personal account info
- Deposit your checks through Mobile Deposit
- All this and MORE...

**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**

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



Rates based on discounts, terms and approved credit and are subject to change.
NMLS #403173

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.*

**STATISTICALLY
SPEAKING...
as of November 30, 2018**

Assets.....	\$256,324,345
Loans	\$195,274,304
Deposits	\$228,936,746
Members.....	21,287