



1st Community Federal Credit Union
3505 Wildewood Drive, San Angelo, Texas 76904
325/653-1465 or 800/749-1465
www.1cfcu.org

March 27, 2020

Thank you to all our members during these unusual times for being patient while we find creative ways to serve you. Although our lobbies are currently closed, the traffic in our drive-thrus has been manageable with members calling in to get instructions to prepare for what could be lengthy transactions. Our numbers for members logging in online or through our mobile app to conduct business are astounding. Members are utilizing these self-serve options finding that doing business with 1st Community online or through our app is not only fast, but it is conveniently available 24/7 when and where you choose. Our Call Center is answering calls as quickly as possible and then transferring members out to the appropriate staff to handle their request. This has allowed the majority of callers to get through and have their request handled efficiently. Just like everyone else, we are learning so many lessons about how to deal with life during these times of social-distancing. Thank you again for allowing us to serve you. Be Safe! Be Kind! Be Strong!

March 20, 2020

In accordance with Governor Abbott's and the CDC's directives, 1st Community Federal Credit Union will temporarily close all lobbies beginning Monday, March 23rd. All drive thrus will be open and operating as usual. With the availability of our online services, mobile app, audio response, Call Center, ATMs, debit and credit cards we feel our members will still have access to over 90% of our services. We have ramped up our Call Center to handle the anticipated high volume of calls and questions, but please use our online services or mobile app when possible. For transactions that would normally be handled only in the lobby, like access to safe deposit boxes, if you need a cashier's check or money orders, please call us ahead of time so we can offer suggestions on how to handle your request. See our website for other options to perform your transactions. 1st Community FCU's financial strength, dedicated staff and our investment in technology will be keys in helping us weather this unprecedented situation and allow us to continue to provide you with the same great service you have come to expect.

Please see below for additional options to access your accounts and perform transactions.

March 14, 2020

1st Community Federal Credit Union puts the health and well-being of our members, staff and business associates as our top priority. We understand the concern and uncertainty you may be experiencing surrounding the coronavirus (COVID-19) and we are committed to being responsive to the needs of our members, staff and business associates as the situation evolves.

In order to serve your financial needs and to help keep everyone healthy, we strongly encourage you to:

- Use 1st Community's online and mobile services for 24/7 self-service access to your accounts. You can access your accounts online at www.1cfcu.org or by using the 1st Community mobile app at your convenience. From there, you can check balances, make payments, view transactions, transfer money, pay your bills through bill pay, make check deposits through the app's mobile deposit feature, apply for loans and more. If you are not

already set up, it only takes a few minutes. If you need assistance, please contact the Credit Union at 325/653-1465 or 800/749-1465.

- If you are experiencing financial difficulties and are unable to make your loan payments, check your loan online to see if you qualify to skip your current loan payment. If the option is not available online for you, please call the Credit Union and speak to a loan officer so they can review your options.
- We also provide our audio response service to access your accounts using your touchtone phone 24/7.
- Our Call Center is open 9:00 am – 5 pm CST Monday thru Friday to help you with your questions and transactions. However please use online services when possible to alleviate wait times. If you are calling after hours, please leave a message with your name, account number, request and a good phone number to call you back at during the day.
- ATM access not only provides for your cash needs, but you can also make transfers and receive your account balance information.
- Our drive-thru tellers can provide cash access without your having to leave your vehicle if you are not feeling well or have other health challenges.
- There are also night drops for your convenience in making deposits.
- In keeping with the recommendations of our health professionals, we highly encourage those who feel unwell or who are at greater risk of illness to stay home. Ensuring your well-being is of utmost priority.
- If you do come in to one of our offices, we have hand sanitizers for your safety.
- For security reasons, if you need to wear a mask for your protection, please use our drive-thrus.

We are monitoring this situation and will provide updates concerning further measures we may need to take to ensure everyone's health and safety. We will post any updates to both our website and FACEBOOK page.

Sincerely,

Bill Nikolauk
President / CEO