

HORIZONS

October 2020

Annual Meeting & Election of Officials

Monday, February 1, 2021

Registration 6:00 - 7:00 pm Meeting - 7:00 pm
McNease Convention Center, San Angelo, Texas

The Credit Union has set Monday, February 1, 2021, as the date for the 68th Annual Meeting and Election of Officials. The meeting will be held at the McNease Convention Center at 500 Rio Concho Drive in San Angelo, Texas.

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 2021, 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's responsibility is to nominate at least one candidate for each board vacancy. The Nominating Committee has submitted the following four candidates for nomination for the four current vacancies to serve on the Board of Directors - three for three year terms and one for a one year term beginning in February, 2021. Elected officials are volunteers and receive no compensation for their services. They are legally responsible/liable for the fiscal integrity of the Credit Union and compliance with Federal law.

Members who are 18 years of age or older and are in good standing with the Credit Union are eligible to vote and hold office.



Harlan Bruha (Incumbent)

Harlan Bruha has been a member of the Credit Union for over 40 years. Harlan has served as past Chairman of the Board of Directors and is currently the Board's Vice Chairman. Harlan Bruha has been the President/General Manager of the San Angelo Colts baseball team, a director of the Small Business Development Center, an instructor at Angelo State University, and a Retired U.S. Air Force Colonel. He believes his experience, knowledge, and time will continue to support the future growth and stability of the best financial institution in the region.



Dale Carr (Incumbent)

Dale Carr is currently serving as a member of the Board of Directors as an appointee to fill the unexpired term of Johnny Fender who passed away in late July. Dale has been a member of the Credit Union since 2011 and has been serving on our Supervisory Committee for the past year. Dale owns Stella Tool Rental. He was previously Head Football Coach for Angelo State University. Dale would like to continue to serve the members of 1st Community to help us continue to grow and offer additional services to our members.

Larry Coon



Larry Coon has been a member of the Credit Union since 2011. He is the owner/operator of both Little Caesar's Pizza and Taco Bueno San Angelo locations. He attended Lake View High School so he knows our area well. Although he would be new to the board, he would like to share his skills as a local businessman and long-time active member of the Credit Union, to continue on our positive course, providing the same great service to our members as he has experienced.

Carol Watkins (Incumbent)



Carol Watkins is the Personal Lines Supervisor and Agency Management System Administrator for Trimble-Batjer Insurance spending the past 39 years in the insurance industry. Carol enjoys being a volunteer. She has attended many credit union leadership conferences and trainings to increase her credit union knowledge. She is currently serving as the Treasurer of the Board. She believes her enthusiasm to serve and continue her credit union education is an asset to the Board as well as the membership.

There will be no nominations accepted from the floor since the number of nominees submitted by the Nominating Committee equals the number of positions to be filled. Any member now interested in running must 1) obtain a petition signed by at least 1% of the membership (minimum 218 members); 2) fill out the "Director's Application and Agreement to Serve" form; and 3) submit both of the above to the Nominating Committee, 1st Community Federal Credit Union, 3505 Wildewood Drive, San Angelo, Texas 76904 no later than November 1, 2020, in order to run for election. The "Director's Application and Agreement to Serve" form may be obtained by contacting Michelle Murray at the Credit Union (325/653-1465). The January 1st newsletter will contain brief biographical sketches of all nominees and a reminder of the date, time and place of the Annual Meeting of 1st Community Federal Credit Union.

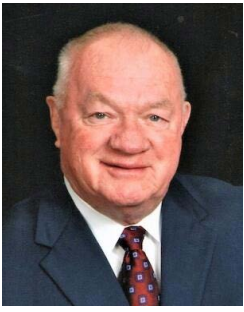
**LOAN RATES HAVE DROPPED
LIMITED TIME!**

**GREAT RATES TO SAVE \$\$\$
GIVE US A CALL 653-1465**

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Loans, Rates & Terms advertised are based on approved credit.

We Lost an Honored Board Member - Johnny C. Fender



Johnny Fender, a member of our Board, passed away on July 26, 2020. Johnny served on the Board of the Credit Union for 28 years and as a member of the Technology committee. He brought a wealth of knowledge to the Board and our members from his experience as a retired Air Force Colonel serving our country as a distinguished pilot, a retired Mayor of San Angelo supporting not only his beloved San Angelo, but also Goodfellow AFB, and a retired instructor at Angelo State University. Johnny completed 24 segments of credit union volunteer study to increase his knowledge of credit union operations. He believed that his expertise in management, technology and finance helped serve the members of 1st Community. Bill Nikolauk, 1CFCU President commented, "We will miss his wit and his analytical approach in decision making. He truly made decisions in the best interest of the members." Rest in peace Johnny.

Skip-a-Payment Your Way - GREAT New Options! Sign up online and it's FREE!

Needing some extra cash? Want to skip/extend your loan payment on one monthly, two bi-weekly, two semi-monthly or four weekly payments on most loans (excluding credit cards, "1st Cash" lines of credit, mortgages, unimproved property, deposit secured, business, balloon, home equity, secured home improvement, travel trailer & motor home loans with original terms of 180 months, and loans with single/quarterly/semi-annual/annual payment frequencies)?

If your loan has a Monthly payment frequency, you can process your Skip-a-Payment in online banking for FREE. All other payment frequencies may obtain the Skip-a-Payment form online at www.1cfcu.org/skip-a-payment or at any 1CFCU lobby and submit it for FREE. Monthly payment loans will have a \$10 processing fee if not processed through online banking.

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.

Please review the Skip-a-Payment forms for important details about this service.

If you have any questions or want to see if your loan qualifies for a Skip-a-Payment, please feel free to contact the Credit Union at 325/653-1465 or 800/749-1465.

Make a Payment on Your 1CFCU Loan from Your Account at Another Financial Institution?

Save Money & Do It Yourself Online

Now offering self-service online or mobile payments - Fast, FREE & Easy at <https://payments.mwamplifi.com/v2/c/46/>

- Start using Loan Pay Express by entering the link above and registering your account.
- Add and manage multiple payment options.
- Set up recurring payments or choose the Quick Pay one-time option.
- No fee for payments set-up through Direct Debit accounts, i.e. Checking and Savings accounts.
- Fees schedule applies for payments utilized through Credit Cards.
- All payments posted are subject to a two business day posting schedule.

Our staff can set these up for you, one-time \$10 set up fee.

COVID-19 Update & Reminders

1st Community is still following the necessary precautions at all offices to help keep everyone safe - hand sanitizers, social distancing markers, limited number of members allowed in the lobbies and sanitizing after every member/staff encounter.

Please remember all the options below are still available and can save you time and money while keeping you safe:

- Use our [online](http://www.1cfcu.org) and [mobile app](#) services for 24/7, self-service access to your accounts 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.
- Many members experiencing financial difficulties and unable to make their loan payments, have processed [Skip-a-Payments](#) online. 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 – 5:00 pm CDT 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 you having to leave your vehicle.
- There are also [night drops](#) for your convenience in making deposits.
- For security reasons, please do not cover your face with a mask until you have entered the building.

We are monitoring this situation and will provide updates to both our website and FACEBOOK page.

Thank you for using YOUR Credit Union!

Becky Dickson - Congratulations on Your Retirement Thanks for 47 Years of Service



Becky Dickson, Branch Manager of our office on 29th Street in San Angelo, retired on Friday, September 4th after 47 years of service to 1st Community Federal Credit Union and our members. Becky started with the Credit Union as a Loan Clerk when the Credit Union's only office was on Goodfellow AFB. She saw many changes over the past years and built many wonderful relationships with members, staff and management. Becky was our longest tenured employee and she will be missed by all of us. We wish her well in her retirement as she takes on the wonderful task of getting to enjoy her seven granddaughters full-time. Thank you Becky for all you have contributed to the successes of the Credit Union.



Let Us Try To Save You \$\$\$!

Auto * Home * Life * Commercial

Independent agency with the ability to quote through multiple insurance carriers allowing us to pinpoint the coverage and carrier designed for your unique needs

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.

Give One of Our Insurance Specialists a Call



Brandon Willman
bwillman@1cfcu.org
325/224-3657
license #2084607



Chris Gomos
cgomos@1cfcu.org
325/224-3622
license #2010027



Rush Seaver
rseaver@1cfcu.org
325/224-3649
license #2022144

MORTGAGE RATES ARE EXTREMELY LOW!

GET YOUR MORTGAGE HERE AT 1ST COMMUNITY FCU!



We Want to Help With Your Home Financing Needs!
Give Us a Call or Come See Us!

1CFCU - NMLS #403173

Corina Casas, Sr. Mortgage Lending & Business Account Assistant
ccasas@1cfcu.org 325/224-3646 NMLS #1276124

Lucy Ramirez, Mortgage Lending & Business Account Processor
lramirez@1cfcu.org 325/224-3694 NMLS #1794012

Bonnie Born, Mortgage Loan Officer
bborn@1cfcu.org 325/224-3643 NMLS #466375

Patricia Ruiz, Mortgage Lending & Business Account Processor
pruiz@1cfcu.org 325/224-3629 NMLS #1671940

What should you do first? Please contact us to help you get started at 325/224-3643 or 800/749-1465. We would love to get to know you and help you get the home of your dreams!

1st Community FCU partners with Member First Mortgage to Bring YOU a Wide Range of Mortgage Programs:

- ▶ Conventional & Government: FHA, VA, USDA, & more!
- ▶ Low Down Payment programs
- ▶ Competitive Rates and Closing Costs
- ▶ Free Online Application
- ▶ Quick and Easy Closings



Effective November 1st We will run a CARFAX on All Used Auto Loans for a \$15 Fee

Beginning November 1st there will be a \$15 fee charged to run a CARFAX on all Used Auto Loans. The CARFAX report will protect both you and the Credit Union

by providing us with the recommended Retail Value, any Previous Owners, any Damage or Accidents to the vehicle, and detailed Service Records. This fee is less than normal retail.



1CFCU's Platinum VISA Is the Credit Card for YOU!

- \$ GREAT LOW Rates!
- \$ No Annual Fee or Cash Advance Fee!
- \$ Cash Reward Option!
- \$ Balance Transfers – contact a loan officer today to pay off your higher rate credit cards by taking advantage of our LOW 2.95% APR Balance Transfer option for 12 months. Call 325/653-1465 or 800/749-1465. Sorry - this cannot be processed online.
- \$ 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 linked to your account at the Credit Union making it available online or through mobile banking 24/7 and over the counter at any 1CFCU location.
- \$ Your Credit Card statement is included in your 1CFCU monthly account statement.
- \$ All Credit Card payment due dates are the 28th of the month.
- \$ Payment Options - mail in your payment, pay through online banking, your mobile app, telephone banking, or you can make your payment at one of our eight offices.
- \$ Payments before 10 pm CST will be credited when received allowing immediate access to your available credit limit.
- \$ Process a Cash Advance online from your available credit card limit and have it deposited to one of your 1CFCU deposit accounts immediately.
- \$ Automatic Bill Updater – card number and expiration date updates to merchants who maintain card records on their system, typically for recurring customer payments.
- \$ 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 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.
- \$ Credit Life and Credit Disability Insurance available.
- \$ Apply online at www.1cfcu.org to get your 1CFCU Amazing VISA today!

Rates and terms based on approved credit.

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

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

Drive-Thru: 8:00-1:00 & 2:00-5:30

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

Drive Thru:

M-F 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

Bob Brewer.....Chairman

Harlan Bruha.....Vice Chairman

Carol Watkins.....Treasurer

Raul Lopez.....Secretary

Bill Brown.....Member

Dale Carr.....Member

Brenda Conner.....Member

Nancy Kloboucnik.....Member

Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Mical Bonness.....Chairwoman

Lisa Elsass.....Secretary

Sam Sneed.....Member

Jackie Swanson.....Member

We Will Be Closed:

Monday, Oct. 12 in

observance of Columbus Day

Wednesday, Nov. 11 in

observance of Veteran's Day

Thursday, Nov. 26 in

observance of Thanksgiving

Friday, Dec. 25 &

Saturday, Dec. 26 in

observance of Christmas

Employee of the Quarter - Scott Steely

Scott Steely, a Special Assets Department Assistant at our Wildewood office, has been chosen as Employee of the Quarter. Scott started with 1st Community in December, 1998 and has worked in several departments. He started as a teller, then moved to the Member Services Department for 14 years and was promoted in 2015 to the Special Assets Department. He feels blessed to be part of the Special Assets team and is proud to be part of the Best Credit Union around. During his free time, Scott enjoys spending time with his family camping, fishing, coaching soccer, barbecuing and serving at church. Congratulations Scott!



**Become an Arnie "Super Saver" Today
We Make Savings FUN & Easy!**

**All NEW Arnie "Super Saver"
Kids Birth thru 12 receive:**

**a tshirt, passbook, pencil, ruler, sticker
& a Super Saver Arnie Dillo Certificate.**

Every \$5 an Arnie member deposits earns them one Dillo Dollar, good to spend at the Arnie Store in each lobby of 1st Community FCU. Summer is a GREAT time to bring kids in to open their accounts. Please be sure you bring their Social Security card for identification.



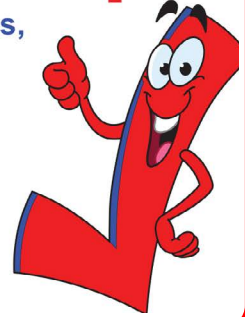
Personal Loan Special for ANY Purpose

**Vacation, Hunting, Bills, Credit Cards, Tuition, Holidays,
Taxes, Home Improvements, Medical...**

\$ 0 - \$10,000 max. 12 mos. 4.00% APR (\$85.12 per \$1000 financed)

\$5,001 - \$10,000 max. 18 mos. 4.75% APR (\$57.65 per \$1000 financed)

\$5,001 - \$10,000 max. 24 mos. 5.50% APR (\$44.08 per \$1000 financed)



**WE DO
BUSINESS
LOANS**



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- \$ Real Estate**
- \$ Business Auto**
- \$ Equipment**
- \$ Operating**
- \$ Line of Credit**
- \$ Credit Cards**

LET US SAVE YOU MONEY

**AS LOW AS 1.99% APR
NEW, USED OR REFINANCED**



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. APR – Annual Percentage Rate. Membership eligibility and credit approval required. Rates and terms are subject to change without prior notice.

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 August 31, 2020

Assets.....	\$327,311,969
Loans	\$231,271,355
Deposits ...	\$296,369,812
Members.....	21,855