

# HORIZONS

April 2021

## The 2021 Virtual Annual Meeting Was a Success!



### 2021 Annual Meeting



Robert "Bob" Brewer  
Chairman

The 2021 Annual Meeting of the members of 1st Community Federal Credit Union was held virtually on Monday, February 1, 2021, at 3:00 pm CST. The virtual format allowed our over 22,000 members worldwide the opportunity to join us for the meeting to learn more about the Credit Union.

The pre-recorded meeting included all the same information and reports as our in-person meetings of the past. Chairman Bob Brewer hosted the meeting that included the Minutes of the 2020 Annual Meeting along with reports from the Chairman, Treasurer, Nominating Committee, Supervisory Committee, the President of the Credit Union and highlights of credit union services and activities in 2020.

Elected to serve on our 1CFCU Board of Directors were incumbents Harlan Bruha, Dale Carr and Carol Watkins along with new board member Larry Coon. For a list of our entire Board of Directors and Supervisory Committee please see page 4 of this newsletter.

The video along with the 2021 Annual Meeting program pdf can still be found on our website at [www.1cfcu.org/2021-annual-meeting-is-going-virtual/](http://www.1cfcu.org/2021-annual-meeting-is-going-virtual/) for you to view.

Thank you for contributing to the Success of  
**YOUR credit union!**

## IMPORTANT NOTICE: Inactive Members Will Be Charged a \$5.00 Monthly Fee – You Must Perform a Transaction on Your Account at Least Every 12 Months

What does this mean to you? Remember to do at least one financial transaction on each of your accounts every 12 months to avoid being charged a \$5.00 Monthly Inactivity Fee. This transaction can be as simple as a \$1 deposit. Dividend payments do not qualify since they are initiated by the Credit Union. An account is deemed inactive if for more than one year there has not been a debit or credit to the Account because of an act by you or your agent. Other ways for you to avoid paying an inactivity fee - 1) have a current loan with us; or 2) start a payroll deduction to your account. Starting a payroll deduction will surprise you at how quickly the savings can add up!

If an account is presumed abandoned, we are required to report the abandonment and to pay the funds in the account to the State of Texas. An account is presumed abandoned if (i) the account has been inactive for at least three years (including Checking, Savings, Clubs, or matured Term Share Certificate accounts) from the date of your last transaction on the Account or your last correspondence with us, and (ii) we are unable to locate you.

Inactive accounts are expensive for the Credit Union to maintain. Remember - you are the Credit Union and expenses are passed on to all members in the form of less dividends, higher loan rates, and increased fees. We strive to provide you with the best service at the lowest cost. Mailing statements on inactive accounts is very costly, but sending them out is still a legal requirement for the Credit Union. You are important to us, but the cost of doing business makes it even more important that you use your credit union. Please feel free to give us a call or come by if you have any questions.

## Audit Notification

As a part of our Annual Certified Audit, some members may receive a letter asking that you verify certain savings or loan account information as of March 31, 2021, and to respond to the audit firm of Nearman, Maynard, Vallez, CPAs. If you are not sure of the correspondence or have concerns about answering the request, please contact the Credit Union's Compliance Officer at 325/653-1465 ext. 3615.

## We have the EXPERTS your business needs!



### Great Rates & Flexible Terms on:

- Real Estate Loans
- Auto Loans
- Equipment Loans
- Operating Loans

Business/Commercial  
Checking also available!



- Mark Clark - VP Commercial Services**  
[mclark@1cfcu.org](mailto:mclark@1cfcu.org) 325/224-3645 direct NMLS#2073671
- Corina Casas - Sr. Business/Mortgage Lending Asst.**  
[ccasas@1cfcu.org](mailto:ccasas@1cfcu.org) 325/224-3646 direct NMLS#1276124
- Patricia Ruiz - Business/Mortgage Processor**  
[pruiz@1cfcu.org](mailto:pruiz@1cfcu.org) 325/224-3629 NMLS#1671940
- Shawn Razani - Business Loan Analyst**  
[srazani@1cfcu.org](mailto:srazani@1cfcu.org) 325/224-4335 NMLS#1852486

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

## **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 weekly, bi-weekly, or 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](http://www.1cfcu.org/skip-a-payment) or at any 1CFCU lobby and submit it for FREE. Skip-a-Payments available online 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 form 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.

## **Privacy Notice**

A copy of 1st Community FCU's Privacy Policy, concerning how your personal data is used, can be found on our website [www.1cfcu.org](http://www.1cfcu.org) under the Disclosures / Policies tab at the top of the home page. The policy itself is titled Privacy Notice (effective 3-20-19). If you have any questions or would like a copy of the policy mailed to you, please contact the Credit Union at 325/653-1465 or 800/749-1465.

## **COVID-19 Update & Reminders**

Our staff is always happy to see you, but we also want to keep everyone safe while we provide for your financial needs. **Please remember all the options below are available**

### **to SAVE YOU Time and Money** **while keeping you safe:**

- Use our [online and mobile app services](#) for 24/7, self-service access to your accounts at [www.1cfcu.org](http://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 unable to make your loan payments, check out our [FREE Skip-a-Payment](#) options online. Details on Skip-a-Payments are in the article to the left. If the option is not available online for your loan, 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 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 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!

## **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.
- Fee 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 for a one-time \$10 set up fee.

## **Use Your 1CFCU app FREE Alerts to Protect You & Save You Money**

Not only does your 1CFCU app give you information when you login such as balances and transaction history, but you can simply go to eAlert Subscriptions to set up your account to receive text or email alerts on: your Daily Balance, when your account goes above or below a Certain Balance, when an ACH Debit or Credit Occurs, or even a reminder of when your Loan Payment is due.

You can also go to Manage My Cards to notify you of Authorized Transactions, Only Transactions Above a set amount, or transactions authorized when Card is Not Present, or Foreign Transactions. You can also Temporarily Lock Your Debit or Credit Card or even Report a Stolen Card.

So take advantage of these quick and FREE Alerts to give you peace of mind about YOUR Money!



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

## A Better Student Loan Experience

- \$ Fixed & Variable Rate Options
- \$ No Application, Disbursement, or Prepayment Fees
- \$ 3-Minute Application with an Instant Credit Decision



[www.1cfcu.org](http://www.1cfcu.org)

# 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

- Bonnie Born, Mortgage Loan Officer**  
bborn@1cfcu.org 325/224-3643 NMLS #466375
- Corina Casas, Sr. Business / Mortgage Lending Assistant**  
ccasas@1cfcu.org 325/224-3646 NMLS #1276124
- Lucy Ramirez, Mortgage Lending / Business Account Processor**  
lramirez@1cfcu.org 325/224-3694 NMLS #1794012
- 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**



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

- \$ **GREAT LOW Rates!**
- \$ **No Annual Fee or Cash Advance Fee!**
- \$ **Cash Rewards 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](http://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](http://www.1cfcu.org)

E-Mail: [1stcomcu@1cfcu.org](mailto: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

Dale Carr.....Member

Larry Coon.....Member

Brenda Conner.....Member

Nancy Kloboucnik.....Member

Kathleen Prince.....Member

**SUPERVISORY COMMITTEE**

Mical Boness.....Chairwoman

Lisa Elsass.....Secretary

Brett Lang.....Member

Jackie Swanson.....Member

**We Will Be Closed:**

**Monday, May 31st,**

**in observance of**

**Memorial Day**



**Memorial Day**

**Thanks to All  
Who Gave  
so Much!**



**Employee of the Quarter - Kaitlin Trujillo**

Kaitlin Trujillo, Digital Marketing Specialist at our Wildewood office, has been chosen as Employee of the Quarter. Kaitlin started with 1st Community in 2019 as our Title Clerk/Insurance Specialist then moved to our Marketing department. Her primary responsibility is the Credit Union's social media, but she is always willing to provide support where needed. Kaitlin enjoys spending time with her friends and family and loves watching the Texas Rangers. Kaitlin is proud to work at 1st Community. She enjoys working with great people and volunteering at events with the Credit Union. Congratulations Kaitlin!



**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. Now is a GREAT time to bring kids in to open their accounts. Please be sure you bring their Social Security card for identification.



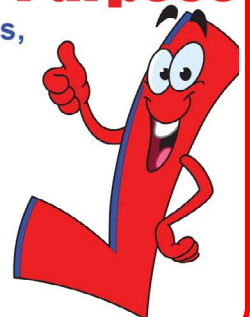
**Personal Loan Special for ANY Purpose**

**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)



**Hey High School and College  
Graduates! Want to see yourself on  
one of our Electronic Billboards?**

We want to help celebrate our members who are 2021 Spring Graduates. If you are a 1CFCU member and are graduating from high school or college and would like to be featured on one of our jumbo digital billboards (in San Angelo, Eldorado, Fort Stockton or Midland) or posted on our Facebook page with a post similar to the example shown, please email [graduate@1cfcu.org](mailto:graduate@1cfcu.org) for more information.



*Class of 2021*

**Katherine  
Bautista**

*Angelo State University*

*Go Rams!*



**Watch our Facebook page for more information!**

**LET US SAVE YOU MONEY**

**AS  
LOW  
AS**

**1.99% APR**

**NEW, USED OR REFINANCED**



**1st Community  
Federal Credit Union**

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 February 28, 2021	
Assets.....	\$329,853,134
Loans .....	\$229,089,865
Deposits ...	\$292,766,000
Members.....	22,016