



January 2022

## Annual Meeting & Election of Officials

**Monday, February 7, 2022**

**Online at 3:00 pm CST and available until  
Midnight so Everyone Can Participate**

The Credit Union has set Monday, February 7, 2022, as the date for the 69th Annual Meeting and Election of Officials. The meeting will be the same pre-recorded virtual format again this year after the great success of last year's meeting allowing members from all over the world to participate in the meeting. All members will be able to view the meeting any time beginning at 3:00 pm CST and ending at midnight on February 7th. Those members who log in during that time period, and are in good standing with the Credit Union (which includes having the minimum \$25 par value on deposit in your Savings/Share account), are eligible for the drawings for cash door prizes to be deposited to their accounts. Only one entry per member number will be allowed for the drawings. There will be information about current and future plans and activities at the Credit Union while current officials report on the financial condition of the Credit Union. It's a great opportunity to learn more about "your" Credit Union.

All information on how to log in to the Annual Meeting on February 7th, along with the agenda, the minutes from our 2021 Annual Meeting, the Nominating Committee's report on the nominees to serve on the Board of Directors, and the 2021 Annual Reports will be provided at [1cfcu.org/AnnualMeeting](http://1cfcu.org/AnnualMeeting) as soon as the financials are available, but at least by January 20, 2022. When you register to view the Annual Meeting there will be instructions to review the minutes and reports and contact the Credit Union no later than January 30, 2022, so we can address any corrections to the minutes or any questions or concerns you might have.

The Annual Meeting video and reports will remain available for viewing on our website at [1cfcu.org/AnnualMeeting](http://1cfcu.org/AnnualMeeting) for at least 30 days after the meeting, but viewers after February 7th will not be eligible for the cash door prizes.

There are three current vacancies to serve on the Board of Directors - each for a three-year term beginning February 7, 2022. Elected officials are volunteers and receive no compensation for their service. They are legally responsible/liable for the fiscal integrity of the Credit Union and compliance with Federal law. The Nominating Committee submitted one candidate for each of the open positions as listed on page 2 of this newsletter. Since no additional candidates were submitted by petition by November 1, 2021, there will be no additional nominations accepted. (see [Annual Meeting & Election of Officials](#) - continued on pg. 2)

**Please mark your calendar, on paper or electronically, to join us for the virtual**

**Annual Meeting of the members of  
1st Community Federal Credit Union on  
February 7th, 2022, at 3:00 pm CST.**

**Thank you for contributing to the success of  
Your Credit Union!**

## **NEW Look & Feel for our Mobile App and It'sMe247 Desktop & Mobile Web Offering You More Info at Your Fingertips!**

The new look-and-feel and user experience for *It'sMe247* desktop and mobile web banking, and 1st Community's mobile app combine both the desktop and mobile versions into a single design that works on every device, whether you are using your phone, tablet or home computer!

When we made the change in October all your existing information came over – your same login info, Bill Pay info, automatic transfers, See/Jump accounts, eAlerts, history, eStatements, etc. – it was all there when you logged in or uploaded the new version of our 1CFCU app (for both IOS and Android devices). Everything about the new look and feel is extremely user-friendly! The new formats were developed with a mobile format in mind and easier than ever to use and access all the information about your account you want or need.

There are too many great things to mention them all, but a few changes you will notice are:

- 1) For the desktop and mobile web – there is a new login widget on our website to take you directly to the login page. You will no longer go to the Online Banking Community page first (the page with all the articles)
- 2) For the mobile app –
  - the Sign In has moved to the top right of the screen
  - once signed in you will be greeted with your name and you can go immediately to Mobile Deposit by clicking the camera icon at the bottom.
  - you will also be able to view the front and back of recent checks deposited through mobile deposit
- 3) For both the desktop and mobile web, and the mobile app
  - Favorite Accounts & Features - you now have the option to organize and prioritize your accounts. By setting accounts as your 'favorites' (by clicking the gear icon), you get to choose the accounts and features that will appear front and center each time you log in. Maybe you only want to see your Checking account and Loan account and have Quick Transfer or Bill Pay immediately available. This greater level of individual control means you won't need to spend extra time clicking through additional tabs or searching for the account information you need. All your other accounts are still available by clicking "See All" to make the list expand. Best of all you can change your favorites as you desire.
  - Checking Account history now shows any pending transactions that have not yet cleared your account at the top of the list of transactions that have cleared your account.

(continued on pg. 2)

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

**Annual Meeting & Election of Officials - cont. from pg. 1...**



**Dale Carr (Incumbent)**

Dale Carr is currently serving as a member of the Board of Directors. Dale has been a member of the Credit Union since 2011 and previously served on our Supervisory Committee. Previously Head Football Coach for Angelo State University, he now owns Stella Tool Rental. Dale is proud to serve the members of 1st Community to help us continue to grow and prosper.



**Nancy Kloboucnik (Incumbent)**

Nancy Kloboucnik is a retired instructor from Angelo State University and is currently a tax preparer for H&R Block. She has been serving as a member of the Board since 2008 and has completed all 24 units of the credit union volunteer study program. She is proud to be a member of 1st Community and hopes to help the Credit Union continue to grow in members and the financial services provided.



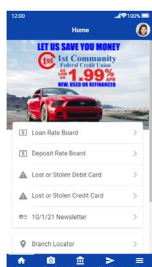
**Kathleen Prince (Incumbent)**

Kathleen Prince is a Junior ROTC Instructor at Central High School and also a retired Air Force CMSgt from Goodfellow AFB. Kathleen joined the Board in 2004. She has been a member of 1st Community since the late 70's and is proud to help 1st Community continue to grow as a premier financial institution giving back some of the time and knowledge to the Credit Union that has supported her for all these years.

**NEW Look & Feel for our Mobile App and It'sMe247 Desktop & Mobile Web - cont. from pg. 1...**

- The site can further be personalized by uploading an image to appear in the Profile placeholder. This is especially helpful for you if you jump from your account to someone else's - you can have a different profile picture for each membership.
- Personalized Message Banners - will appear as notifications of important messages, offers or other information specifically for you.
- Search Transaction History - When viewing Account Details (transaction history) there is a new "search transactions" box where you can enter an amount, part of the transaction description, a check #, or any other text that appears in the transaction list to find all matching items. An "Advanced" button also lets you choose from a list of common transaction types, or specify a dollar amount range.

We hope you are enjoying all the benefits and features of the new mobile 5.0 and It'sMe247 desktop and mobile web.



**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. However, if the online option is available and you choose to contact the credit union to process it manually, there will be a \$10 fee per loan.

All other payment frequencies not available online 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 to be processed manually for FREE. 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.

**Inactive Members Charged \$5.00 Monthly – 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.

# NEW 1st Community FCU Business & Mortgage Center to OPEN Soon!

Exciting News! We have outgrown our current Wildewood facility and were fortunate to be able to purchase the former Shannon building at 4141 College Hills Blvd., San Angelo across the street from our Wildewood location.

The new facility will house both our Business and Mortgage departments to provide easier access for all your business and mortgage lending needs!



NMLS (National Mortgage Licensing System) #403173

**Now Offering Business / Commercial Services!**

**We have the experts to meet your  
Business Needs**

## Services

- Checking
- Merchant Services
- Payroll Services
- Commercial Insurance
- Robust Online Services 24/7

## Business Loans

- Interim Construction for Builders
- Commercial Real Estate
  - Working Capital
  - Vehicles
- New/Used Machinery or Equipment
- Unsecured or Credit Cards
- SBA Loans



## Great Rates & Flexible Terms:

- Mortgage Loans
- Home Equity Loans
- Home Improvement Loans
- Lot Purchase Loans for Future Homes
- Interim Construction Loans for Custom Homes

**Come visit our new  
Business / Mortgage Center!  
4141 College Hills Blvd**



**Contact us at  
(325) 224-3737  
or bizinfo@1fcu.org**

*Voted Best Credit  
Union for the past  
23 years and  
Best Mortgage  
Provider in  
San Angelo!*



**3505 Wildewood Dr  
Goodfellow AFB • 620 W 29th**

Also in Midland • Eldorado • Ballinger • Fort Stockton • Crane  
**(325)653-1465 www.1fcu.org (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 for a one-time \$10 set up fee.

**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  
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  
Dale Carr.....Member  
Larry Coon.....Member  
Brenda Conner.....Member  
Nancy Klobouchnik.....Member  
Kathleen Prince.....Member

**SUPERVISORY COMMITTEE**

Mical Boness.....Chairwoman  
Lisa Elsass.....Secretary  
Brett Lang.....Member  
Jackie Swanson.....Member

**We Will Be Closed:**

**Monday, January 17 in  
observance of**

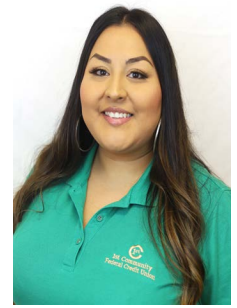
**Dr. Martin Luther King, Jr. Day**

**Monday, February 21 in**

**observance of  
President's Day**

**Employee of the Quarter - Clarissa Gomez**

Clarissa Gomez, a Branch Clerk at our Eldorado Office, has been chosen as Employee of the Quarter. Clarissa started with 1st Community in October of 2019. She is primarily responsible for assisting members as a teller and as a member services representative helping members achieve their financial goals, but she is always willing to help where needed. She enjoys working with great people and volunteering at community events. On her off time, she enjoys spending time with family and friends. Clarissa is proud to work for 1st Community FCU. Congratulations Clarissa!

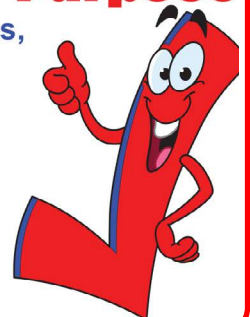


**Celebrating Our Arnie Dillo Christmas**  
Due to continuing COVID concerns we will again celebrate Christmas by asking Arnie members to come by the 1CFCU office in your area to pick up your Arnie Dillo gift bag full of surprises from December 10th through January 10th.  
**Stay SAFE & Keep SAVING!**

**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)



**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.

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



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



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

**LET US SAVE YOU MONEY**  
**AS LOW AS 1.99% APR**  
**NEW, USED OR REFINANCED**  
**1st 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 November 30, 2021	
Assets.....	\$355,470,944
Loans .....	\$230,171,271
Deposits ...	\$308,457,264
Members.....	22,330