

# HORIZONS

April 2022

## The 2022 Virtual Annual Meeting Was a Success!

**1st** 1st Community Federal Credit Union

2022 VIRTUAL

*Annual Membership Meeting*



Robert "Bob" Brewer  
Chairman

The 2022 Annual Meeting of the members of 1st Community Federal Credit Union was held virtually on Monday, February 7, 2022, beginning at 3:00 pm CST. Members could log in any time between 3:00 pm and midnight that same day. 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. Members who logged in to the meeting on February 7th from 3:00 pm until midnight were automatically entered into a drawing for cash prizes that were deposited to their savings accounts.

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 2021 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 2021.

Elected to serve on our 1CFCU Board of Directors were incumbents Dale Carr, Nancy Kloboucnik, and Kathleen Prince all for three-year terms. For a list of our entire Board of Directors and Supervisory Committee, please see page 4 of this newsletter.

The video, along with the 2022 Annual Meeting program PDF, can still be found on our website at [www.1fcu.org](http://www.1fcu.org) under the Resources tab for at least the next 90 days.

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

*Watch our Facebook page for details.*

We want to help celebrate our members who are 2022 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, Crane, Fort Stockton or Midland), please email [graduate@1fcu.org](mailto:graduate@1fcu.org) for more information.



Class of 2022  
**Peyton Mayberry**  
Central High School 1st Community Federal Credit Union

### 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, 2022, and to respond to the audit firm of Doeren Mayhew, 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.

## IMPORTANT NOTICE to All 1CFCU Bill Pay Users - 1CFCU will be Changing Bill Pay Providers

- Bill Pay will not be available to view or change any data or payment information from May 2nd through May 8th, 2022.
- However, all payments scheduled before May 2nd during this black out period will continue to be sent out as usual.
- May 9th the new look and feel for 1CFCU's Bill Pay program will come up automatically and be available for you to access.
- We are currently testing file transfers to the new processor so that the majority of your payees will convert over automatically without any action by you. Our first test was able to convert over 92% of member's current payees.
- We will be contacting members about any exceptions that did not cross over during the test so that we can take the necessary steps to update any information needed so the missing payees will convert on May 9th.
- There will be an additional feature available with the new system to help monitor for fraudulent transactions on your Bill Pay account, so that you and the Credit Union can act swiftly to stop potential fraud.
- It is essential that you keep the Credit Union updated with your current daytime phone number, email address, and mailing address so you receive all notifications concerning your account as soon as possible.
- Please log on to the app or to the desktop/mobile web now, review the information listed above, and update any of your contact information that is not correct. You may also call the credit union to make these changes.
- Due to the worldwide increase in electronic account fraud, and the cost to you the member, we will no longer offer the current Person to Person payment option. We will continue to offer Account to Account transfers which are safer and more cost effective for members. This allows you to contact the Credit Union to set up one-time, or repeat transfers, from your account at 1CFCU to you or another person or company's account at another financial institution. Please see [www.1fcu.org](http://www.1fcu.org) for details.
- The new system is very intuitive and will be easy for you to navigate. If you do have questions, please feel free to contact the Credit Union.
- The new system will continue to send you emails and messages in Bill Pay when something needs to be verified or addressed on your Bill Pay account.

We are doing everything possible to make this conversion go smoothly. We hope you find the new system easy to use as with all our recent mobile and desktop/mobile web updates.

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

**Come by and Meet “Dolly” and “Duke”  
1st Community’s newest Members of  
the Downtown San Angelo’s Sheeptacular!**



1st Community unveiled two of the newest members of Downtown San Angelo’s “Sheeptacular” on Friday, February 18th. Dolly and Duke join over 100 other theme-painted sheep located all over San Angelo. Although our Wildewood location is not located in downtown San Angelo, many of the members and businesses we serve are - and of course we love anything to support San Angelo. Dolly and Duke do have the honor of being the first pair of sheep displayed together in one location. Come by 3505 Wildewood and take your picture with our new friends. If you are interested in seeing the rest of the “flock” of other painted sheep around San Angelo, just go to <https://www.downtownsanangelo.com/sheep-gallery>. Dolly and Duke should be added to the list any day.

**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.



**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.**

**\$ 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 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 easy, secure way to shop online!

**\$ Omnishield eGuard** – 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)**

**Rates and terms based on approved credit.**

\* See <https://1cfcu.org/wp-content/uploads/2018/10/2018-1026-Credit-Card-disclosure.pdf> for complete disclosures

# NEW 1st Community FCU Business & Mortgage OPEN NOW!

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 houses 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@1cfcu.org](mailto:bizinfo@1cfcu.org)

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



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

Also in Midland • Eldorado • Ballinger • Fort Stockton • Crane  
**(325)653-1465 www.1cfcu.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.
- See our 1CFCU Fees Schedule at [1CFCU.org](http://1CFCU.org) for applicable fees for payments utilized through Debit or Credit Cards.
- All payments posted are subject to a two business day posting schedule.

**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

**Business & Mortgage Center**

4141 College Hills Blvd.  
Lobby: M-F 9:00-5:00

**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  
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, May 30 in  
observance of**

**Memorial Day**

**Monday, June 20 in  
observance of**

**Juneteenth Day**

**Employee of the Quarter - Diondria Palmer**

Diondria Palmer, a Member Service Representative at our Midland office, has been with 1st Community since September of 2016. Diondria is proud to be well-versed in all things membership and loan processing. She enjoys providing excellent service to members and assisting fellow employees. Diondria is also proud to represent the Credit Union as a volunteer in local community events and the Permian Basin Chapter of Credit Union's meetings. She is also very active in her church and proud to be a team mom for her daughter's volleyball team. Congratulations Diondria!



**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.

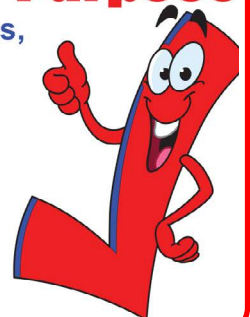
**Personal Loan Special for ANY Purpose**

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)



**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 February 28, 2022	
Assets.....	\$360,798,882
Loans .....	\$227,558,395
Deposits ...	\$314,102,743
Members.....	22,456