

# Be Smart! Bank Smart!



## 1st Community Federal Credit Union

Serving Tom Green, Schleicher, Runnels, Pecos, Midland, Crane, Andrews, Brewster, Coke, Concho, Crockett, Ector, Glasscock, Irion, Kimble, Loving, Martin, Mason, McCulloch, Menard, Reagan, Sterling, Sutton, Terrell, Upton, Ward, and Winkler counties in Texas. \*

\*If you or your immediate family members live, work, worship, or attend school in, or your business or other legal entity is located in any of the counties above, we would love to serve your financial needs.

**Routing & Transit # 311382527**

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

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

**800# All Locations - 800/749-1465**

**IMPORTANT NOTICE** - This brochure is only intended to give a brief overview of 1CFCU products and services. Please see our Disclosures/Policies at [www.1cfcu.org](http://www.1cfcu.org) for additional details and charges associated with any of the products and services listed. 07-16-23 p. 1

### San Angelo, TX:

**3505 Wildewood** w/ATM

phone - 325/653-1465  
fax - 325/947-2159

**620 West 29th** w/ ATM

phone - 325/653-1465  
fax - 325/658-2152

Lobbies - M-F 9:00 - 5:00

Drive-Thrus - M-F 7:30 - 6:00  
Sat. 7:30 - 1:00

### Business & Mortgage Center

**4141 College Hills Blvd**

Business phone & fax -  
325/224-3737

Mortgage phone & fax -  
325/224-3691

Lobby - M-F 9:00 - 5:00

### Bldg 3218, Goodfellow AFB

w/ATM & walk-up teller in vestibule (front of building)

phone - 325/653-1465  
fax - 325/227-4875

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

Drive-Thru & Walk-up  
Vestibule

M-F 8:00 - 1:00

2:00 - 5:00

### Additional ATMs in

#### San Angelo

- Goodfellow AFB Exchange
- Goodfellow AFB Event Center
- Shannon South ER
- Ethicon breakroom

### Mailing Address

**for all San Angelo locations:**

3505 Wildewood Drive  
San Angelo, Texas 76904-6433

**800# for All Locations -  
800/749-1465**

### Midland, TX:

**4616 Briarwood** w/ATM

Midland, TX 79707

phone - 432/697-1465  
fax - 432/695-6525

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

Drive-Thru - M-F 8:00 - 1:00  
2:00 - 5:30

### Eldorado, TX:

**107 S. Divide** w/ATM

mail - P.O. Box 1216

Eldorado, TX 76936

phone - 325/853-2538

fax - 325/853-3664

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

### Ballinger, TX:

**121 N. 8th**

Ballinger, TX 76821

phone - 325/365-2105

fax - 325/365-2169

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

### Fort Stockton, TX:

**800 W. Dickinson** w/ATM

Fort Stockton, TX 79735

phone - 432/336-2273

fax - 432/336-2360

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

Drive-Thru - M-F 8:30 - 1:00  
2:00 - 5:00

### Crane, TX:

**501 S. Alford** w/ATM

mail - P.O. Box 1162

Crane, TX 79731

phone - 432/558-7191

fax - 432/558-7192

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

Drive Thru - M-F 8:00 - 1:00  
2:00 - 5:00

## LET US SAVE YOU MONEY

NEW, USED, OR REFINANCED

### #1 LOCAL AUTO LENDER

in the Concho Valley



**1st 1st Community  
Federal Credit Union**  
[WWW.1CFCU.ORG](http://WWW.1CFCU.ORG)

Membership eligibility and credit approval required

## Kids - Be a \$uper \$aver



New Arnie Dillo Kids Club Members

Birth thru 12 Receive:

a t-shirt, passbook, pencil,  
ruler, sticker & an  
Arnie Dillo Club  
Membership Certificate

**1st 1st Community  
Federal Credit Union**  
[www.1cfcu.org](http://www.1cfcu.org) 800/749-1465



Check out the great toys in the Arnie Dillo Store

## GREAT RATES !!

Home Loans  
Home Improvement  
Home Equity



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

National Mortgage Licensing System #403173



## Our VISA Platinum

- No Annual Fees
- Great LOW Rates
- Rewards option - up to  
2% Cash Back on net purchases

**New Cardholders  
Take Advantage of:**  
Extra LOW Introductory  
Purchase Rate &  
Extra LOW Rate on  
First Balance Transfer

**Check your current CC Rate  
to see if we can SAVE YOU \$\$\$\$**

Rates and Terms based on membership eligibility and approved credit.

# Loans

*1st Community FCU uses a credit scoring system to determine your Annual Percentage Rate (APR) on loans, rewarding members that maintain an exceptional credit history with a lower interest rate when borrowing.*

All loans and credit cards are subject to membership eligibility and credit approval. Rates & Terms based on approved credit. Rates subject to change without notice.

Equal Housing Lender \* Equal Opportunity Lender  
NMLS (National Mortgage Licensing System) #403173

## **New & Used Vehicles**

**New & Used Boats/Motors/Trailers**

**Motor Homes/Travel Trailers/RVs**

**Mortgages**

**Home Equity**

**Secured & Unsecured Home Improvement**

**"1st Cash" Line of Credit**

**Overdraft Protection**

**Personal**

**Credit Cards**

**Shares or Term Share Certificate Secured**

**Unimproved Real Estate**

**Motorcycles / Jet Skis / ATVs**

**Lot Purchase for Future Home**

**Pre-Approval** - saves time and gives you the bargaining power of cash, plus the satisfaction of receiving a low rate on your loan

**Online Loan Application** - apply online through our website at [www.1cfcu.org](http://www.1cfcu.org), through our app or online banking. It's fast, secure, available 24/7. Quick response time!

**Indirect Vehicle Financing** - the ability to complete paperwork and finance through 1st Community at the dealership (the interest rate may be higher for this convenience)

**Simple Interest** - pay interest only for the time you have a balance, make additional payments at any time to reduce the principal faster, thus reducing the amount of interest paid.

**Easy Payment Options** - weekly, bi-weekly, semi-monthly or monthly on most loans, cash, mail, or automatic transfer from your checking or savings account, by payroll deduction or use

**Loan Pay Express** - set up one-time or recurring payments to your 1CFCU loan or credit card using a debit card, credit card or ACH transfer from another financial institution. See details online at [1CFCU.org](http://1CFCU.org) under the Loans tab. Payments set up by ACH are FREE. See 1CFCU Fees Schedule for payments made by debit or credit card.

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**"Driving Sense" Balloon Note** - a form of financing a vehicle purchase that allows you to have lower monthly payments with a "Balloon" payment and convenient options at the end of the term of the contract.

**FREE "Find Vehicle" Search Guide** - shop online for your next vehicle - search for autos, motorcycles, boats, powersports, RVs, and even golf carts. Calculate payments, research safety ratings, vehicle valuations, FREE CARFAX reports on most vehicles, and you can even take a virtual tour. You set the search criteria. There is even a "Find Better Price" feature.

**Skip-A-Payment** - available to qualifying members on most loans - exclusions do apply. You can now choose when to skip your payments twice a year on most loans. See [www.1cfcu.org](http://www.1cfcu.org) or login to online banking to see if your loan qualifies or contact the credit union.

**Credit Reference** - credit history is made available electronically to a number of major credit bureaus. We can also release this information to other merchants at your written request.

**Loan Discount** - 1/4% discount on most New and Existing Loans for each of the following services financed with the loan at 1st Community: GAP Waiver, Vehicle Service Contract, Loyalty Advantage, Credit Life, Credit Disability, Involuntary Unemployment Insurance, Excess Wear & Tear or automatic payment transfer from a direct deposit or payroll deduction of at least the amount of the payment, have a 1CFCU credit card with a minimum \$5000 limit or have an ePLUS checking account with an active debit card (active means a minimum of 15 transactions clear per month) - maximum 1/2% discount. Excludes Shares Secured, Term Share Secured, 1st Cash, all secured Real Estate and Mortgage loans, all Commercial and Business Loans or Credit Cards. Exceptions - Non-Fleet Vehicles are eligible for the discounts. A Fleet is defined as 5 or more vehicles to the same business entity or DBA for business purposes.

**Credit Cards** - VISA Platinum credit card program benefits:

- > Rewards option - up to 2% CASH Back on net purchases
- > LOW introductory purchase rate
- > LOW rate on first balance transfer
- > pay by mail, automatic payment, online or over the counter
- > credit insurance
- > EMV chip cards
- > 3D Secure to help prevent e-commerce fraud
- > Lock & unlock your card through our mobile app for added security
- > See more GREAT features at [www.1cfcu.org](http://www.1cfcu.org)

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**Insurance and asset protection products offer coverage at low costs included in your loan payments:**

**Credit Life Insurance** - protects your family in the event of your death by paying off your loan. Single or joint insurance is available.

**Credit Disability Insurance** - provides funds to help make your regular loan installments in the event a covered illness or injury keeps you from working. Single or joint insurance is available. Health questions required to qualify.

**Involuntary Unemployment Insurance** - provides funds to help make your regular payments if involuntarily unemployed. Single coverage only available.

**GAP (Guaranteed Asset Protection) Waiver** - offers protection against financial liability or loss on a financed automobile, van or light truck (up to 1 ton capacity), boat, motorcycle, jet ski or RV that is damaged beyond repair (totaled) or stolen and never recovered. With GAP, the covered deficiency balance between what you owe on the vehicle and what your insurance company pays is waived. (Extensions, Skip-a-Payments and Late Fees are not covered).

**Loyalty Advantage** - reimburses you for common losses or damages - tires, key fobs, windshield, headlights, mirrors, towing & more.

**Vehicle Service Contract** - a contract that acts like a new car warranty; may be purchased separately or added to your loan; available on new and used vehicles, extending the protection beyond your manufacturer's warranty. Can be purchased at any time on qualifying vehicles and can be added to the current loan or purchased separately.

**Paying too much for Your Insurance? Want More Coverage and Better Rates?** Now you can get all your **Auto \* Home \***

**Life \* Commercial** insurance needs met right through your Credit Union with 1CFCU Insurance Services. Contact our Insurance Specialists TODAY!

**Chris Gomos was voted "Best Insurance Agent" in 2023 by the readers of the SA Standard Times!**



**Chris Gomos**  
License #2010027  
Direct 325/224-3622  
Cell 325/617-9224  
[cgomos@1cfcu.org](mailto:cgomos@1cfcu.org)



**Rush Seaver**  
License #2022144  
Direct 325/224-3649  
Cell 512/525-3804  
[rseaver@1cfcu.org](mailto:rseaver@1cfcu.org)

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.

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## Deposit Accounts

Call or see our Disclosures/Policies at [www.1CFCU.org](http://www.1CFCU.org) or in our offices for other details concerning our deposit account options. This credit union is federally insured by the National Credit Union Administration up to a maximum \$250,000 on your deposit accounts. IRAs insured separately up to \$250,000. Additional coverage through Excess Share Insurance Corporation (ESI), a private insurance company, insures 1CFCU deposit accounts for an additional \$250,000. IRAs insured separately

**Savings/Share Account** - this account makes you a "member" of 1CFCU and eligible for the services we offer. Available funds on deposit may be set up as an overdraft protection source for your 1CFCU checking account or pledged against a loan for a reduced interest rate. Unlimited FREE in-person withdrawals and 6 FREE electronic withdrawals or transfers per month

**FREE Accidental Death & Dismemberment Insurance** - each new member 18+ may apply for FREE AD&D Insurance with additional low-cost insurance for member and family also available; premiums deducted monthly from Savings or Checking Account

**Checking Accounts** - We have the Checking Account YOU want and need. See page 5 for Consumer checking account details:

- > **ePLUS Checking** - offers amazing Identity Theft Protection, Cell Phone Protection, a Dividend option, Financial Security and Discount benefits with little or no fees.
- > **FREE 1st Checking Account** - up to age 21
- > **FREE Seniors Checking Account** - for ages 55+
- > **No Service Charge Checking** - for anyone who receives their statements electronically
- > **Basic Checking** - for members who want to receive paper statements
- > **Business Checking** - several account options available.

**Club Accounts** - save separately for that special occasion; no minimum balance; no monthly service fee. Unlimited FREE in person withdrawals and 6 FREE electronic withdrawals or transfers per month (except Arnie & Christmas Club accounts)

**Christmas Club Account** - no minimum balance or monthly service fee; will be transferred to your Savings account automatically November 1st; account closed if any early withdrawal; surprise Christmas gift in November of each year on accounts with a balance of \$100 or more; automatically renewed annually

**"Arnie Dillo" Youth Club Account** - birth thru 12; child earns "Dillo Dollars" for making deposits to be redeemed for prizes while teaching children how to save; special Christmas gift

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**Gift Cards** - MasterCard Gift Cards from \$10-500 available in all lobbies; can be replaced if lost or stolen; no PIN for ATM or Pay at Pump available; several designs available - Great gift or a safe alternative to large amounts of cash while traveling.

**Reloadable VISA Debit Cards** - minimal fee for the convenience of a debit card not tied to a checking account. The reload feature allows you to provide budget training, college allowance, or a safe alternative to large amounts of cash while traveling. Use for purchases where VISA is accepted and choose your own PIN to access money worldwide.

**Term Share Certificates** - minimum \$1,000 deposit; available for 6-months, 1, 2 or 3 year terms; monthly dividends may be compounded, deposited to another account, or mailed via check; automatic renewal or single purchase available; may be pledged against a loan for a reduced interest rate. Watch for periodic limited-time Special Rate TSCs.

**IRAs (Individual Retirement Accounts)** - minimum \$25 to open. 1, 2 or 3 year IRA Term Share Certificates or 5 year ROTH Conversion or Contributory; certificates are automatically renewed unless otherwise instructed.

**Money Market Account** - minimum \$2,500 to open & maintain to avoid service fee; or **Mega Money Market Account** - minimum \$25,000 to open & maintain to avoid service fee; \$15 monthly service fee will be assessed the next month; 6 FREE withdrawals per month - \$5 each thereafter; first 40 checks FREE; rates may change monthly

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Greg Stephens, President of the Stephens Investment Group offers you a full range of investment, insurance and financial services. Greg is a financial advisor offering services thru Momentum Independent Network, Inc. Member FINRA/SIPC., 717 N. Harwood St., Suite 3400, Dallas, TX 75201. Greg has earned the accreditations of CRPC® and ADPA® and has many years experience in the financial services industry. Greg has access to and provides a broad array of products, services and advice to his clients.



Greg Stephens, CRPC®, ADPA®

President - Financial Advisor

[GStephens@momentumin.com](mailto:GStephens@momentumin.com)

Located inside: 1st Community FCU

3505 Wildewood Drive, San Angelo, TX 76904

325.224.3639 Fax 325.224.3641

Offering general securities through Momentum Independent Network, Inc., MEMBER: FINRA/SIPC \* No Credit Union Guarantee \* Not NCUSIF Insured \*May Lose Value \* 1st Community Federal Credit Union is not an affiliate or subsidiary of Momentum Independent Network, Inc.

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## Access Services

**Check / Debit / ATM Card** - **NO MONTHLY FEE** - Access your Checking and Savings account worldwide, 24 hours a day. Works like a check - pay for your purchases from your checking account at any business displaying the MasterCard debit card logo. Acts like a credit card - because it carries the MasterCard logo it can be used to guarantee hotels, car rentals, etc. Can be used at an ATM - no fee for use at any 1CFCU ATM listed on the front of this brochure, or get cash back when making a purchase by using your PIN

**E-Guard** - Identity Check uses an automatic risk model to learn cardholder patterns and behaviors to help detect fraudulent activity.

**Automatic Bill Updater** - card number and expiration date updates to merchants who maintain card records on their system, typically for recurring customer payments. This will also work when your card is replaced due to fraud or loss and you have a totally new card number. Members have the option to opt out.

**FREE Custom Cards** - several local school designs currently available with more design options coming soon

**Apple Pay, Google Pay, Samsung Pay & EMV chip cards** - are all available for your improved plastic card security

**FREE "It's Me 247" Online Banking & 1CFCU Mobile App**

- > real-time account balances, history & pending debit card transactions
- > copies of paid checks front and back
- > the last 18 months of e-Statements or transactions in the account history w/links to paid check copies
- > transfer between deposit accounts and other 1CFCU member accounts - one-time or recurring transfers can be set up and available for changes as you choose
- > Account to Account transfers - transfer money to an account at another financial institution one-time or recurring (other FI must be initially set up as an option by 1CFCU accounting dept.)
- > automatic 1CFCU Loan and Credit Card payments one-time or recurring can be set up and available for changes as you choose
- > FREE electronic Bill Pay at your fingertips to pay businesses & individuals
- > Lock & Unlock 1CFCU debit or credit cards to prevent fraud or mis use
- > Apply for a loan

**FREE "It's Me 247" Mobile App**

- > Check balances
- > Transfer funds
- > Pay your bills
- > Search for cleared checks
- > Apply for a loan
- > Mobile Deposit (certain eligibility conditions apply)

**FREE Text Banking** - gives you quick info and access to your account through your mobile phone 24/7

**"CU Talk" Audio Response** - access your account 24-hours a day with your touch-tone phone; inquire about balances and deposits; make withdrawals; and even balance your checking account - it's FREE! Also available in Spanish. FREE access - 800/707-0383

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**Drive-Thru Windows** - locations/hours listed in this brochure  
**Pre-Authorized Drafts** - authorizes a company to draft on your account electronically or by paper check on a regular basis for such items as insurance, mortgage payment, etc.

**Night Depository** - at all San Angelo, Midland, Eldorado, Fort Stockton and Crane facilities

**Automatic Transfers** - transfers set up to automatically move money from one 1CFCU account to another on a recurring basis at no charge

**Bank Wires** - a direct transfer of funds from an account at one financial institution to an account at another financial institution through the Federal Reserve System

**CMO (Commercial Money Order)** - a transfer of funds from your account sent through Western Union to another designated Western Union location where the check may be picked up or cashed

## Other Services:

**Direct Deposit** - allows your entire paycheck, retirement check, or government check to be deposited directly into your account. You can set up for portions of the deposit to be transferred automatically to other accounts or loans in the credit union

**Payroll Deduction** - allows a portion of your paycheck, retirement check or a government check to be deposited directly into your account; a convenient way to make loan payments or to build your savings

**A2A (Account to Account) Transfers** - allows you to transfer money from your credit union account to another financial institution. Initial set-up is done by credit union staff and then all transfers can be made through online banking

**Notary Public** - available in all lobbies; FREE for members

**Safe Deposit Boxes** - available at Wildewood and Goodfellow offices only; small, medium and large 10x10 boxes available

**Coin Counter** - self-service; at Wildewood, the Base and 29th Street in San Angelo, Ballinger, Eldorado, Fort Stockton and Midland offices

**Photocopies** - available for nominal charge in all lobbies

**Overnight Delivery Service** - all major carriers available at member expense

**Newsletter** - included in your statement & available on our website



*Voted Best Mortgage Company in San Angelo!*

### 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  
San Angelo, Texas**

**We want to help make  
your dreams come true!**

**Contact us at  
(325) 224-3691**



**NMLS (National Mortgage  
Licensing System) #403173**



Membership eligibility and credit approval required. Rates and terms based on approved credit and are subject to change without notice.

## What's so Special about Credit Unions?

*Credit Unions are member owned, democratically run, and not-for-profit financial cooperatives serving a specific field of membership. What does this mean for credit union members?*

**\* Lower Loan Rates \* Higher Dividends**

**\* Low-Cost Services**

**\* Member owned**

**\* A Vote to Elect Volunteers to the Board of Directors**

**\* Convenient and Friendly Service**

**\* No Faceless Stockholders, just Member-Owners Like You**

*We know that you work hard for your money. It's important to you to be paid the most for your savings and pay the least for the services you use and the money you borrow. We may offer some of the same services as other financial institutions, but how we offer them is different. We offer them to you as Owners of the credit union. The more services you use at the credit union, the greater the benefits you and all your fellow members receive through higher deposit rates, lower fees for services, and lower rates on loans.*

## FIELD OF MEMBERSHIP

Our "community charter" allows us to provide financial services to all persons who live, work, worship, or attend school in, and business and other legal entities located in Tom Green, Schleicher, Runnels, Pecos, Midland, Andrews, Brewster, Coke, Concho, Crane, Crockett, Ector, Glasscock, Irion, Kimble, Loving, Martin, Mason, McCulloch, Menard, Reagan, Sterling, Sutton, Terrell, Upton, Ward, Winkler counties in Texas along with members of their immediate families.

## HOW TO BECOME A MEMBER of 1st Community Federal Credit Union

It's simple to join 1st Community. Just come in or contact one of our offices to complete our membership application, then make the required minimum deposit, and pay the one-time New Member Fee to open a Share/Savings account. You can now be a member for life, regardless of your address or place of employment, as long as you maintain the minimum \$25 balance in your active account.

***"Once a member, always a member -  
regardless of your location or employment status."***

## All 1CFCU Checking Accounts Offer the Following:

- **No Minimum Balance Requirement**
- **Unlimited Number of Transactions**
- **FREE Debit/ATM Card** - choose your own PIN & lock & unlock your card through the app to prevent fraud or misuse
- **FREE App, Online Banking, Bill Pay, eStatements, & Text Banking**
- **FREE Cleared Check Copies** in "It's Me 247" online banking account history
- **FREE Mobile Deposit** - deposit your checks through Mobile Banking (for qualifying members) Just login to our 1CFCU mobile app, click on Mobile Deposit and request the service.
- **FREE Limited Savings Overdraft Protection** - to transfer available funds from accounts you authorize when needed. (included in six free electronic withdrawals per month)
- **FREE Loan Overdraft Protection** - w/approved loan application; will not work if any loan on the account is past due.
- **FREE Direct Deposit or Payroll Deduction** - saves you time
- **FREE Automatic Transfers to other CU deposit or loan accounts**
- **FREE Notary Public service**
- **FREE "CU Talk" Audio Response** - access to your account 24/7 w/your touch-tone phone
- **FREE Temporary Checks**

Original checks are not returned, but copies are available FREE through your app or online banking history or from 1CFCU staff for a minimal fee.

## Amazing ePLUS Checking

All the GREAT features above PLUS the following benefits for \$7.95 per month or reduce your fee by \$4.00 by receiving eStatements and/or reduce your fee \$3.95 for having a minimum 15 1CFCU debit card transactions clear your account during the month. Combine the two above and eliminate your monthly fee and qualify for dividends on balances up to \$25,000.

- IDProtect<sup>®</sup> – identity theft monitoring and resolution service for you, your joint account owners, and eligible family members<sup>1</sup>
- **Earn Dividends** - when you receive eStatements and have a minimum 15 1CFCU debit card transactions clear per month. No dividends paid on non-qualifying accounts or portion of balance over \$25,000.
- **¼% Loan Discount** - on new & existing loans when entire loan payment is made by payroll deduction/direct deposit. Excludes Shares Secured, Term Share Secured, 1st Cash, all secured Real Estate and Mortgage loans, all Commercial and Business Loans and Credit Cards. Exceptions - Non-Fleet Vehicles are eligible for the discounts. A Fleet is defined as 5 or more vehicles to the same business entity or DBA for business purposes.
- **Up to \$10,000 Identity Theft Expense Reimbursement Coverage**<sup>2</sup> – to cover expenses associated with restoring your identity *Need to file a claim? Call 1-866-210-0361 to enroll.* (continued on pg. 7)

(ePLUS benefits continued on the following page)

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## IDProtect<sup>®</sup> – benefits continued...

- **Fully managed Identity Theft Resolution Services** – access to a **dedicated fraud specialist** assigned to manage your case who will work with you until your identity is restored
- **Identity Theft Recovery Case Plan** – to inform you of the recovery process
- **Credit File Monitoring**<sup>3</sup> – daily credit file monitoring and automated alerts of key changes to your Experian, Equifax and TransUnion credit reports *[registration/activation required]*
- **Identity Monitoring** – Monitoring of more than 1,000 databases and public records to identify suspicious activity, including credit header information, phone records, United States Postal Service records, and more. A risk rating is generated with each monthly scan and if your scan reflects a high-risk score, you will be notified. *[registration/activation may be required]*
- **3-in-1 Credit Report – IDProtect<sup>®</sup>** will monitor your Experian, Equifax and TransUnion credit files daily, and automatically alert you if key changes occur *[registration/activation required]*
- **Credit Score** - receive new single bureau credit score with every new credit report. *Credit Score is a VantageScore 3.0 based on single credit bureau data. Third parties may use a different VantageScore or a different type of credit score to assess your creditworthiness. [registration/activation required]*
- **Debit and credit card registration** – Register your credit, debit and ATM cards and have peace of mind knowing you can call one toll-free number to cancel and request replacement cards should your cards become lost or stolen *[registration/activation required]*
- **Online Identity Theft News Center** and valuable phone and web resources *[registration/activation required]*

## Receive up to \$10,000 Accidental Death & Dismemberment Insurance<sup>1</sup>.

(Coverage divides equally on joint accounts and reduces by 50% at age 70) *Need to file a claim? Call 1-866-210-0361*

**Cellular Telephone Protection**<sup>2</sup> – Receive up to \$300 of replacement or repair costs if your cell phone is stolen or damaged, in the U.S. and abroad. *(Cellular telephone bill must be paid through this account.)*

**Travel & Entertainment Discount Program** – Money-saving discounts from thousands of local and national businesses. Members can redeem and print coupons online or access discounts from their smartphone. Digital access makes saving super easy and convenient, giving instant savings anywhere, anytime. *[registration and enrollment is required]*

As noted above, some of the benefits require registration and activation. It's easy – Simply visit [www.eclubonline.net](http://www.eclubonline.net) using Access Code TX201728, or call the Benefits Service Center at 1-866-210-0361 for assistance with registration and activation – or questions regarding the Security Benefits listed above.

**Insurance products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliates.**

Additional disclosures found on page 8

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## ePLUS Checking Account Disclosures

<sup>1</sup> IDProtect<sup>®</sup> service is a personal identity theft protection service available to personal checking account owners, their joint account owners and their eligible family members. The service is available to non-publicly traded businesses and their business owner(s) listed on the account and their eligible family members (service not available to employees or authorized signers who are not owners). Service is not available to a "signer" on the account who is not an account owner. Service is not available to clubs, organizations and/or churches and their members, schools and their employees/students. (for revocable grantor trusts, the service is available only when a grantor is serving as a trustee and covers the grantor trustee(s) and their eligible family members. For all other fiduciary accounts, the services covers the beneficiary, who must be the primary member, and their eligible family members (Fiduciary is not covered). Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parents(s) of the account holder who are residents of the same household.

<sup>2</sup> Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

<sup>3</sup> Credit file monitoring may take several days to begin following activation.

<sup>4</sup> If you wish to name a beneficiary, please complete a beneficiary form. Otherwise, if there is no designated beneficiary on file, benefits will be paid according to the Master Policy. For questions regarding claims or other coverage, call 1-866-210-0361. Please keep a copy of this letter with your insurance papers.

The following 1CFCU Checking accounts enjoy the

## FREE 1st Checking (for members up to age 21)

\$ No Monthly Service Fee

\$ First Box of Checks FREE

\$ Loans available with eligible co-signer

\$ Reloadable debit card available to help teach budgeting with less risk

Members will be mailed a letter and automatically switched to a No Service Charge Checking or Basic Checking after you turn 21 depending on how you receive your statement or you can choose the benefits of an ePLUS checking account

*Minors must have a qualifying adult on the account.*

## FREE Seniors Checking (for members 55+)

\$ No Monthly Service Fee

\$ Members have the option to receive statements electronically or paper by mail

## No Service Charge Checking (if you receive eStatements. Don't miss out on great ePLUS Checking benefits if you also use your debit card)

\$ No Monthly Service Fee as long as you receive your statements electronically

\$ If your eStatement is returned as undeliverable your account will automatically be switched to a Basic Checking account

## Basic Checking (for members who receive paper statements)

\$4.00 Monthly Service Fee to receive paper statements

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**Now Offering Business / Commercial Services!**

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

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- Merchant Services
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