

HORIZONS

1st Community Federal Credit Union January 2017

Annual Meeting & Election of Officials

Monday, February 6, 2017

Registration - 6:00 -7:00 pm Meeting- 7:00 pm

McNease Convention Center, San Angelo, Texas

The 2017 Annual Meeting and Election of Officials will be held again at the McNease Convention Center at 500 Rio Concho Drive in San Angelo. Refreshments will be served and Annual Reports will be given on the progress of the Credit Union in 2016 and plans for services and activities in 2017. Only members 18 or older are eligible to vote in the election of officials, but all members are eligible to register for the cash door prizes. You must register between 6:00 pm and 7:00 pm to be eligible to vote, to receive the member gift and to win the cash door prizes. There are three positions on the Board of Directors to be filled. To be eligible for nomination and/or serve, a person must be 18 years of age or older, be a member in good standing, be available for meetings in San Angelo at least once a month, and they must qualify by completing a Director's Application and Agreement to Serve.

Following are brief sketches of the three candidates the Nominating Committee is placing in nomination for the Board of Directors:



Robert "Bob" Brewer (Incumbent)

Bob Brewer is the Executive Director of Rio Concho Communities, a previous Base Commander of Goodfellow AFB, and has served for 15 years on the Credit Union Board providing over 50 years of experience working with financial matters. Brewer is currently the Vice Chairman of the Board and he has completed the 24 segments of credit union volunteer study. He would like to continue to lend his expertise and background to maintain a strong, fiscally responsible credit union for all our members.



Raul Lopez (Incumbent)

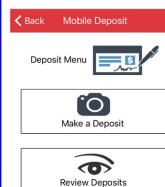
Raul Lopez is retired both as an Air Force Deputy Base Commander at Goodfellow AFB and a Senior Aerospace Instructor for JROTC at San Angelo Central High School. He served 10 years as a member of our Supervisory Committee before joining the board in 2013. Raul has his Masters in Executive Development in Public Services. He has completed the 24 segments of credit union volunteer study. He believes his past experience and knowledge will help him support the future growth and stability of the Credit Union while keeping our members first.



E.H. "Pete" Weldon (Incumbent)

Pete Weldon is retired from the Army, but is a very active volunteer in our community. He has been a member of the Board since 1991. He is currently Chairman of the Board and has also served in all other board capacities. He is the past Chairman for the National Association of Credit Union Chairmen. Pete received the NACUC Gene Ball Award in October in recognition of his outstanding achievements and leadership along with his commitment to country, credit unions and the NACUC organization. Pete has completed the 24 segments of credit union volunteer study and he would like to continue to offer his experience to help the Credit Union grow and ensure members receive the services they require.

Mobile Deposit 24/7



**Deposit Your Checks
24/7 thru our Convenient
"1stMobile" app
It's FREE, Easy & Secure!**

See page 2
for details
on Mobile
Deposit

Insurance is the BEST Defense!

Auto * Home * Life * Commercial
**Now YOU can get all of your insurance needs
right inside the Credit Union!**



Rush Seaver
Insurance Specialist

rseaver@isillc.com
3505 Wildewood Drive
San Angelo, TX 76904
www.1CFCUinsurance.com

Direct 325/224-3649
Cell 512/525-3804
800/749-1465 ext. 3649
Fax 325/947-2159

- \$ Independent agency with the ability to quote through multiple insurance carriers**
- \$ We can determine if you are under-insured and find the best coverage available for you and your family**
- \$ With the ability to go through multiple carriers, 1CFCU Insurance Services can pinpoint the coverage and carrier designed for your unique needs**

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Increased Penalties for Early Redemption / Withdrawal of Term Share Certificates

Effective April 1, 2017, the following days interest penalties (whether earned or not) will apply for early redemption / withdrawal of any NEW Term Share Certificates or IRA Term

Share Certificates issued:

- 6 months - 90 day penalty
- 1 year - 180 day penalty
- 18 months - 270 day penalty
- 2 years - 270 day penalty
- 3 years - 365 day penalty
- 5 years - 730 day penalty

The NCUA (National Credit Union Administration) recommended these changes to help protect the credit union in a rising rate environment.

These penalty increases do not affect Term Share Certificates issued before April 1, 2017.



\$ Purchase a New or Used Vehicle or Refinance from Another Lender and Receive "a Ben Franklin" (\$100 CASH).
\$ Offer applies to passenger automobiles and pick-up trucks (up to 1 ton capacity). Commercial use vehicles are not eligible.

\$ Minimum \$10,000 financed.

\$ Does not apply to collateral currently financed by 1st Community or loans financed through us at the dealership.

\$ Membership eligibility and credit approval required.

\$ This is a limited time offer. There will be no notice when this offer is withdrawn.

\$ For Approved Credit the APR can be as LOW as 1.99% APR with the rate based on discounts, terms and approved credit. APR - Annual Percentage Rate.

Corporate Credit Cards

Great Benefits for Your Business & You!

- Multiple Cards can be issued off a Corporate Limit
- Central Billing Account for convenience of paying
- Company Name and Individual Name on each card
- Rewards can be left on the Individual Card or Combined to One Card
- 2.95% APR Introductory Rate for purchases made within 90 days of the card issue date. This Introductory Rate will be good for 7 billing cycles from the date of activation / approximately 6 months
- 2.95% APR Rate for a one-time Balance Transfer. This Rate will be good for 7 billing cycles from the date of transfer / approximately 6 months
- Rate goes to 10.95% APR after Introductory Rate period

APR - Annual Percentage Rate.

Mobile Deposits - Safe & Easy!

Deposit Checks from Anywhere 24/7

Members are LOVING it!

Now you can use your cell phone or other mobile device

to scan checks for deposit:

Just upload our "1stMobile" app.

- There is no pre-enrollment necessary. You simply enroll by presenting your first check for deposit by clicking on the Mobile Deposit tab once you are logged in to mobile banking
- The maximum amount for an item to be submitted for deposit individually or for a daily total is \$2500
- You will be prompted to agree to the terms of 1st Community's Mobile Deposit the first time you submit a check for deposit
- Requirements for Members to Use Mobile Deposit: Member must be 18 or over and have at least one of the following: Be a member in good standing for at least 6 months; or have a checking account with Courtesy Pay in good standing; or have a current loan in good standing; or have at least a 601 credit rating. Mobile Deposit is currently available on personal accounts - No business accounts at this time
- No checks payable to an assumed name can be deposited since those are considered business checks
- Checks submitted will be considered for deposit using the same guidelines and holds as any check deposit made over the counter
- Checks will be reviewed for deposit at 10:00 am and 2:00 pm Monday thru Friday. If items are deposited after these times they will be included in the next cycle. Mobile Deposit items will not be processed on the week-end or on holidays
- Checks will either be processed for deposit or a brief message will be returned to you explaining the problem. Please be sure we have your CURRENT Daytime Phone Number on file in case there are any questions about your deposit
- Once items have entered the process you will be able to track their status as Pending, Complete or Rejected
- Only items payable to either the member and/or joint owner of the account will be accepted
- Endorsement must include the words "Mobile Deposit", your signature(s) and account number. Members agree to retain checks in their original form for 90 days after transmission to us until you have verified that the item has been posted to your account by viewing your account history through "CU Easy" Internet banking, "1stMobile" mobile banking, your eStatement or paper statement

Online Loan Application, Mobile Application & Remote Document Signing for Your Convenience!

Many of you have already experienced the convenience of applying for a loan on-line and then signing your documents on-line from the convenience of home or work. We can complete the entire process and fund your loan without you coming into a branch. No wasted time waiting on the mail. No need to look for a FAX machine. All you need is an e-mail address and access to the Internet. You can apply for the loan and sign documents from the convenience of your desk-top computer, your laptop, or from a mobile device that has access to the Internet.

Our Mobile Banking site has links to our most popular loan types. Click on your 1st Community app on your mobile device, click on the icon that has a \$ in the middle, select the application type, complete your application, and we will get back to you within one business day with a decision. Once terms are determined, we can deliver the documents for your review and signature and you can view and sign them on your Mobile Device. It is fast, easy and secure!

IMPORTANT NOTICE to Members Who Have Not Performed a Deposit Transaction Recently

What could this mean to you? 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.

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. 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.

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 more or 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.

Please remember to do at least one financial transaction on each of your accounts every 12 months to avoid being charged an 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. There are other ways to help the Credit Union save money and 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!

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.

Reloadable Debit Cards - A Great Way to Control the Money You Give Out

Need a way to 1) not carry large amounts of cash; or 2) safely give your younger children money and teach them how to handle it properly; or 3) have a college student who sometimes forgets to check their balance in their account; or 4) have family members who you want to help, but you don't want to give them a blank check? 1CFCU Reloadable Debit Cards do everything you need - they act like a debit card except it's better:

- 1CFCU Reloadable Debit Cards are not tied to a checking account so there are no NSF fees
- You load a fixed amount and reload at any time from your computer or mobile device from your 1CFCU debit card or credit card or come in to the lobby and load from your savings or checking account
- The card can be used with a PIN at any ATM or Point of Sale and by signature when using the Credit Card option at a POS terminal
- Online access to view transactions processed on the card
- It can be personalized with the holder's name

Yes there are minimal fees, but the peace of mind is worth it. Call us or come in today for details.

1st Community Federal Credit Union



Are You Taking Full Advantage of ALL Your FREE Benefits?

August, 2013 we introduced
our new **benefit-rich
ePLUS Checking account**

to provide you with the tools to keep your money secure, help you grow your finances to meet your goals, and to provide the most valuable services possible to help your money do more for you. Below is a list of the benefits you are entitled to under the ePLUS Checking account. Please take a minute to review the list and then check the packet you received for the details to take advantage of all these great benefits.

- **No Minimum Balance Requirement**
- **FREE Unlimited Check Writing / Transactions**
- **FREE Debit/ATM Card - you can choose your own PIN**
- **FREE "CU Easy" Internet Banking w/Bill Pay, eStatements w/ check copies & secure email**
- **FREE "1stMobile" Mobile Banking - access through your phone or other mobile device PLUS Mobile Deposit**
- **FREE Savings Overdraft Protection - no charge to automatically transfer available funds from other 1st Community accounts you authorize**
- **FREE Loan Overdraft Protection (w/approved loan application) if any loan is past due, loan overdraft protection will not work**
- **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, Student, Business, Credit Card or Mortgage loans**
- **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 balances over \$25,000**
- **FREE Notary Public**
- **FREE "Texas Teller" Audio Response - access to your account 24/7 with your touchtone phone**
- **FREE \$10,000 Accidental Death & Dismemberment Insurance**
- **FREE - Cellular Telephone Protection when your cell phone bill is paid from your ePLUS checking account**
- **FREE IDProtect® identity theft protection service for you, your family and your joint account owners to include:**
(* services included w/ePLUS Checking but they do require your personal registration/activation)
 - **FREE Credit File Monitoring* w/ automated alerts of key changes to your Experian, Equifax and Transunion credit reports**
 - **FREE Total Identity Monitoring* - continuous monitoring of over 1,000 databases including credit, social security, public records, real property records, phone and more**
 - **FREE 3-in-1 Credit Report***
 - **FREE Credit Score***
 - **FREE up to \$10,000 identity fraud expense reimbursement coverage for expenses associated with restoring your identity**
 - **FREE fully managed Identity Theft Resolution Services to include a dedicated fraud specialist assigned to manage your case and a case plan to keep you advised of the recovery progress**
 - **FREE Debit & Credit Card registration ***
 - **FREE Online identity theft news center and valuable phone and web resources**
 - **FREE Travel & Entertainment Discount Program ***

Full details and disclosures about the services provided are available by contacting the credit union.

Best of all ePLUS Checking has no monthly service charge when you receive eStatements and 15 debit card transactions clear your account per month - otherwise \$4.00 per month for paper statements and/or \$3.95 for less than 15 debit card transactions clearing per month.

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

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

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

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 & Drive Thru:

M-F 9:00-1:00 & 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

E.H. "Pete" Weldon...Chairman

Bob Brewer.....Vice Chairman

Harlan Bruha.....Treasurer

Carol Kohutek.....Secretary

Bill Brown.....Member

Johnny Fender.....Member

Nancy Kloboucnik.....Member

Raul Lopez.....Member

Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Ed Bendinelli.....Chairman

Lisa Elsass.....Secretary

Scott Blanton.....Member

Brenda Conner.....Member

Sam Sneed.....Member

We Will Be Closed:

Monday, January 2

for New Year's

Monday, January 16

Martin Luther King Jr. Day

Monday, February 20

Presidents' Day

Employee of the Quarter - Kelly Bradymire



Kelly Bradymire, the training coordinator, has been named Employee of the Quarter. She has been a part of the 1st Community team since May of 2015. She started as a Member Service representative before moving to the training coordinator position at the beginning of 2016. Being in this position and in the HR department has helped her decide her career path and she is currently working on her Bachelors in HR management through Park University. Kelly enjoys volunteering for 1st Community FCU events, especially those benefiting DESK. She is the proud wife of a United States Marine and has 3 dogs: Arson, Goldie, and Lucy. When Kelly is not at work she enjoys spending time with her family, reading, and snuggling with her dogs. Congratulations Kelly!



VISA Platinum

**No Annual Fees
Great LOW Rates**

Rewards options

Choose Your Own Design

Apply online - www.1cfcu.org

- On-line loan application or apply in the lobby or over the phone
 - Design your own card with the photograph of your choice for a small fee; or
 - 12 FREE card design choices
 - Rewards option - including merchandise, airline tickets and/or statement credit
 - Introductory Rates as LOW as 2.95% APR
 - One-time promotional rate balance transfer as LOW as 2.95% APR
 - Rewards Card - Go to Rate after 6 months as LOW as 10.95% APR
 - 25-day grace period on purchases only
 - Same rate for cash advances or purchases
 - Convenient payment methods - mail, automatic payment, online, by phone or over the counter at any 1CFCU office
 - Statements, history and payment options available online
 - Credit insurance available at your option
 - Verified by VISA - free additional PIN to add protection when making Internet purchases
 - Secure Lock - real-time fraud notifications - text/voice/email. Cards are EMV chip-enabled.
- * APR - Annual Percentage Rate. Membership and credit eligibility required. Rates based on approved credit. Details on features above will be provided in disclosures.

Personal Loan Special for ANY Purpose

Christmas, Vacation, Bills, Credit Cards, Tuition,
Taxes, Home Improvements, Medical, Hunting & more

\$0 - \$5,000	max 12 Months	4% APR
\$5,001 - \$10,000	max 18 Months	4.75% APR
\$10,001 - \$10,000	max 24 Months	5.5% APR

Rates & terms are subject to credit approval.

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*.

Great Rates as LOW as:



Homeowners All Purpose 8.99% APR

(for all your needs - home improvements, taxes, education, vacation, or credit card bills with high Interest rates)

Lot Purchase 6.50% APR

(for a future home)

**Custom Interim 5.25% APR
Construction**

**Home Improvement & Home Equity -
Rates subject to change weekly**



Rates based on discounts, terms and approved credit.

Coming Soon

Square® - the ability to accept debit & credit card payments through your mobile device

Web Payment - the ability to make your 1st Community loan payments on-line using a non-1st Community debit card or credit card or deposit account at another financial institution

MoneyGram® - the ability to go in to thousands of locations (grocery stores, discount stores, drug stores, etc.) to make your 1st Community loan payment using a non-1st Community debit card or credit card, cash or whatever other instrument the store policy allows.

**STATISTICALLY
SPEAKING...**
as of November 30, 2016

**Assets.....\$234,880,115
Loans\$165,148,496
Deposits\$210,786,557
Members.....22,073**