

HORIZONS

1st Community Federal Credit Union April 2017

64th Annual Meeting & Election of Officials

The 64th Annual Meeting and Election of Officials for 1st Community Federal Credit Union was held Monday, February 6th at the McNease Convention Center in San Angelo, Texas. Members heard reports on the progress of the Credit Union during 2016 and future plans for 2017.



Your 2017 Board of Directors - Top row (l-r) E. H. "Pete" Weldon - Chairman, Bob Brewer - Vice Chairman, Harlan Bruha - Treasurer, and Carol Kohutek - Secretary. Bottom row (l-r) Members - Nancy Kloboucnik, Bill Brown, Johnny Fender, Raul Lopez and Kathleen Prince.

Appointed to serve on your 2017 Supervisory Committee below are: (l-r) Ed Bendinelli - Chairman, Lisa Elsass - Secretary, Scott Blanton - member, Brenda Conner - member and Sam Sneed - member.



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, 2017, 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 Internal Audit Department at 325/653-1465 Ext. 3615.

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Bill Pay Users - IMPORTANT NOTICE

NEW Internet Banking Bill Pay Program

Effective May 11, 2017

On **Thursday evening, May 11, 2017** our new Bill Pay program goes live with some amazing new features. The following information will help address any questions or concerns you may have during this transition.

As we migrate to our new Bill Pay program, **blackout dates will apply**. Please reference the dates below to ensure your payments are processed properly.

- **Tuesday, May 9th** – Payments scheduled for Tuesday will be processed as usual.
- **Wednesday, May 10th – Thursday, May 11th** - No payments can be scheduled during this time and payments scheduled for these days will NOT be processed until **Friday, May 12th**. Please plan accordingly to avoid any late payments.
- **Friday, May 12th** – New Bill Pay Platform goes live. Your current payee information, recurring payments, future scheduled payments, and Bill Pay history will be transferred to the new system.

Following are **major changes** effective with the New Bill Pay System:

- All payments, whether sent electronically or by paper check, will be deducted from your account on the due date you set for payment. You will no longer see paper checks clearing your account.
- Customer Service toll-free at 844/298-8333 will be available 6:00 am – 12:00 am CT, 7 days a week for any questions concerning Bill Pay.

Additional features that will now be available with the New Bill Pay program: (any fees for these services will be disclosed at time of transaction)

- Same Day and Next Day payment capability for many merchants!
- Bill Presentment – Get your statements sent electronically directly to bill pay!

New Person to Person Payment functionality with Popmoney!

- Send money to person with recipients email address, mobile number or bank account
- Request money and have recipient pay out from their financial institution's online banking site or at popmoney.com
- Send a personalized message acknowledging the occasion
- Split an expense via Popmoney - request funds from individuals or groups of individuals

A2A Transfers:

Transfer to or from your 1st Community account to another Financial Institution

Further details will be made available at www.1cfcu.org

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**

Some Happy Customer Comments

Tim - "Not only did I save \$2000 on my Home and Auto coverage, but Rush was able to increase my coverage."

Rudi - "I had been with my insurance carrier for over 40 years so it was hard to even consider a change, but Rush was able to save me \$1300 on my Auto and Home insurance with the same coverage."

Elizabeth - "I had been with the same company for 20 years and we have a great driving record. I was truly surprised when Rush saved me \$1200 on my auto coverage."

Mobile Deposits - Safe & Easy!
Deposit Checks from Anywhere 24/7

Now you can use your cell phone or other mobile device to scan checks for deposit:



Just download
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
- Members must be in good standing with the Credit Union to Use Mobile Deposit.
- No business accounts at this time
- No checks payable to an assumed name can be deposited since those are considered business checks
- Checks will be reviewed and appropriate holds may be placed on the amount of the item
- Checks will be reviewed for deposit at 8:30 am, 10:00 am, 2:00 pm and 4:00 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

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.

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!

Spring Skip-A-Payment

to help YOU with Vacation, Remodeling, Graduation, Taxes, Bills, etc.

Qualifications to extend one monthly, two bi-weekly, two semi-monthly, or four weekly payments include:

- * All Credit Union services used must be in good standing (loans, credit cards, savings & checking).
- * **Skip-A-Payment** application must be received in a 1st Community FCU office 10 days before your payment is due.
- * If you are making the payment automatically by ACH, Automatic Draft, or by Bill Pay service you will need to contact the originating financial institution to Stop Payment for the payments you wish to skip. You will also need to request they restart payments as necessary to ensure your payments are made in a timely manner and you will be responsible for any fees charged for these services. 1st Community has no control over any of these payments services. They will only accept your request. If for some reason we process the Skip and your automatic payment is still received, you may notify us and we will reverse that payment and deposit the funds in your 1CFCU checking or savings. You may also request a check be mailed to you or we can wire the funds at your expense.
- * You will be notified in writing if your **Skip-A-Payment** cannot be approved. If your **Skip-A-Payment** application is not received 10 days prior to the due date, it will be effective for the next month.
- * No **Skip-A-Payment** extensions will be granted after June 30, 2017.
- * **Skip-A-Payment** extensions will only be granted for April, May or June, 2017.
- * The weekly, bi-weekly or semi-monthly payments must be extended consecutively.
- * Member agrees to repay the loan according to terms and conditions of the Contract and Security Agreement or the Credit Plan Agreement and Advance Request Voucher previously signed. Important Notice: For any member who purchased GAP on their loan - any payment deferral may reduce the amount of any claim benefit due you in the event of an unrecovered theft or any total loss on your vehicle.
- * **Skip-A-Payment** approval is subject to loan officer's review and will only be approved if loan payments are current and all other services are in good standing.

This agreement, when properly completed and approved by the Credit Union, extends the repayment period of your loan(s). When a payment is skipped, the finance charge, at the rate being charged on your loan, will continue to accrue on your unpaid principal balance from the date your last payment was made. If your next payment is insufficient to pay the accrued finance charge, the unpaid portion continues to accrue until paid from a subsequent payment.

Skip-A-Payment may be used on any loan (excluding credit cards, "1st Cash" lines of credit, mortgage loans, unimproved property loans, term share certificate loans, business loans, balloon loans, home equity loans, secured home improvement loans, recreational vehicle loans with original terms of 180 months, and loans with single/quarterly/semi-annual/annual payment frequencies.)

There will be a \$10 fee per loan for processing your Skip-A-Payment request. This \$10 fee will be added to each loan that is approved for the **Skip-A-Payment**. According to new regulations, the fee must be added on in order to properly disclose the effect on your loan APR. You may notice a slight increase in the APR (Annual Percentage Rate) on your statement only for that month. All future months will reflect the original APR.

To activate your **Skip-A-Payment** simply read the information above, complete the information below, sign and return this application to 1st Community FCU to skip loan payments for the month of your choice..

MAIL this form to: 1st Community FCU, 3505 Wildewood, San Angelo, TX 76904
or FAX it to 325/227-4875 or drop off at any of our LOBBY locations.

Member Name		Member Social Security #			Member Account #		Daytime Phone #
Note #	Payment Amount	Month Extended (please check one)			Email Address		
		April	May	June	Cell Phone #		
					Mother's Maiden Name		
					<u>Credit Union Use Only</u>		
					Payment Frequency		
					Payment Method		
					APR		
Member Signature X					Date		
Loan Officer Signature X					Date		

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, May 29
Memorial Day



Employee of the Quarter - Callie Phillips

Callie Phillips, the Senior Teller at our Wildewood office, has been named Employee of the Quarter. Callie has been with the Credit Union just a little over a year and she says she is so thankful to be part of the 1st Community team. She truly enjoys serving and getting to know all of our members. She is a proud dog mom to Sadie and she just rescued two little ducklings. In her spare time she helps coach her sister's T-ball team and enjoys spending time with her family. She whole heartedly believes our words create our world and she tries to be uplifting and positive as often as she can. Congratulations Callie!



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
\$5,001 - \$10,000	max 24 Months	5.5% APR



Rates & terms are subject to credit approval.

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.



YES! We Do
Commercial
Lending
Give Me a Call!

Julie Mills - Commercial Loan Officer

jmills@1cfcu.org 325/224-3645

\$ Commercial Real Estate &

Construction

\$ Agricultural Property & Equipment

\$ Investment Property

\$ Commercial Equipment

\$ Commercial Vehicles

\$ Corporate Credit Cards (see pg. 2)



Rates based on terms and approved credit.

All Rates subject to change
Julie Mills NMLS #1593091



STATISTICALLY
SPEAKING...
as of February 28, 2017

Assets.....	\$237,733,891
Loans	\$166,541,153
Deposits	\$213,339,851
Members.....	21,901

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*.