

HORIZONS

1st Community Federal Credit Union October 2016

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 Credit Union has set Monday, February 6, 2017, as the date for the 64th Annual Meeting and Election of Officials. The meeting will be held at the McNease Convention Center at 500 Rio Concho Drive in San Angelo.

All members who are in good standing with the Credit Union (which includes having the minimum \$25 par value on deposit) are eligible to participate. There will be information about current and future plans and activities at 1st Community during 2017, current officials will report on the financial condition of the Credit Union, cash door prizes will be awarded and refreshments will be served. It's a great opportunity to learn more about "your" Credit Union.

The Nominating Committee is now accepting candidates for nomination for the Board of Directors. There are currently three vacancies, each for a three year term to be filled for 2017. Elected officials are volunteers and receive no compensation for their services. They are legally responsible for the fiscal integrity of the Credit Union and compliance with Federal law. Members who are 18 years of age or older and are in good standing with the Credit Union are eligible to hold office.

All interested members must complete and sign a "Director's Application and Agreement to Serve" form, which may be obtained by contacting Michelle Murray at the Credit Union (325/653-1465). This form must be filed with the Nominating Committee, 1st Community Federal Credit Union, 3505 Wildewood Drive, San Angelo, Texas 76904, or postmarked no later than December 1, 2016, in order to have all the nominations published in the next newsletter. Nominees to be listed on the ballot will be selected by the Nominating Committee. The Board of Directors will also take names of nominees from the floor at the time of the Annual Meeting and Election of Officials. However, if a floor nominee is elected, they will still be required to complete the "Director's Application and Agreement to Serve" form in order to serve.

The first quarter (January) newsletter will contain brief biographical sketches of all nominees submitted by the Nominating Committee. It will also provide a reminder of the date, time and place of the Annual Meeting of 1st Community Federal Credit Union.

All members who are 18 years of age or older and are in good standing with the Credit Union are eligible to vote.



NEW USED OR REFINANCED

\$ 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.

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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Arnie Dillo Christmas Celebrations **New San Angelo Location**

San Angelo - Mr. Gatti's recently closed, but we have a great new location. Doors open at 6:00 pm on Tuesday, Dec. 6th at the 1st Community Credit Union Spur Arena at 4722 Grape Creek Road. Arnie members will enjoy pictures with Santa, pizza, a Christmas craft, bounce houses, and an Arnie Store full of items to purchase with your Dillo Dollars. Each Arnie member can bring one adult along for FREE! Additional guests cost \$5.00.

Arnie members at our outlying branches who don't attend the San Angelo party (Eldorado, Ballinger, Fort Stockton, Midland and Crane) will receive special notifications of your local Arnie Christmas celebrations through the mail.



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 when you have the following qualifications: You must upload our new "1stMobile" app if you have not done so since December 1, 2015 for Mobile Deposit to work properly. 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 Remote Deposit Capture 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 only 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 or "1stMobile" mobile banking.



YES! We Do Commercial Lending *Give Me a Call!*

Darcy Weishuhn - Commercial Loan Officer
dweishuhn@1cfcu.org 325/224-3645

- \$ Commercial Real Estate & Construction**
- \$ Agricultural Property & Equipment**
- \$ Investment Property**
- \$ Commercial Equipment**
- \$ Commercial Vehicles**
- \$ NEW - Corporate Credit Cards (see below)**



Rates based on terms and approved credit.
All Rates subject to change
Darcy Weishuhn NMLS #1174646



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**
- **Rate goes to 10.95% APR after Introductory Rate period**
APR - Annual Percentage Rate. Rates based on approved credit.

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, coming soon, from a mobile device that has access to the Internet.

Coming this month our Mobile Banking site will have a link to our most popular loan types. Click on your 1st Community application on your mobile device, click on the icon that has a \$ in the middle and 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!

Holiday Skip-A-Payment

to help YOU with Christmas, 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 December 31, 2016.
- * **Skip-A-Payment** extensions will only be granted for October, November or December, 2016.
- * 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 will 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		
		October	November	December	Cell Phone #		
					Mother's Maiden Name		
					Credit Union Use Only		
					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 Bendenelli.....Chairman

Lisa Elsass.....Secretary

Scott Blanton.....Member

Sam Sneed.....Member

We Will Be Closed:

Monday, Oct. 10th - Columbus Day

Friday, Nov. 11th - Veteran's Day

Thursday, Nov. 24th - Thanksgiving

Day

Saturday, Dec. 24th - Christmas

Eve

Monday, Dec. 26th - Christmas Day

Employee of the Quarter - Jessica Morales



Jessica Morales, an Accounting Specialist, has been named Employee of the Quarter. She has been a part of the 1st Community team for 2 years. She started in Telecommunications before moving to Accounting, where she really enjoys the people she works with. Jessica enjoys volunteering for different 1st Community events and makes weekly deliveries with Meals for the Elderly during her lunch hour. Jessica is married with 2 children. When she is not at work, she enjoys spending time with her family and watching her children at different sporting events. Her hobbies include reading and traveling. She is always looking for different adventures to try. Congratulations Jessica!



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

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.



November & December Special

NO FEE for MasterCard Gift Cards

Perfect for those Hard to Buy For!

- issued from \$10 - \$500
 - can be used anywhere MasterCard is accepted in stores or on-line
 - variety of designs- not just for Christmas
 - no PIN to remember
 - can be replaced if lost
 - limited for use in the United States
- (including extensions such as US military bases and its territories: Puerto Rico, Northern Mariana Islands, United States Virgin Islands, American Samoa, and Guam.

**STATISTICALLY
SPEAKING...**
As of August 31, 2016

Assets.....\$234,160,684
Loans\$165,555,348
Deposits209,617,1818
Members.....22,834