



1st Community Federal Credit Union October 2017

Annual Meeting & Election of Officials

Monday, February 5, 2018

Registration - 6:00 -7:00 pm Meeting - 7:00 pm
McNease Convention Center, San Angelo, Texas

The Credit Union has set Monday, February 5, 2018, as the date for the 65th 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 2018, 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 2018. 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 vote and hold office.

All interested members in good standing 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, 2017, 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.

Equifax Data Breach

Member security is a priority for 1st Community so we encourage you to see if you were affected by the Equifax® Data Breach by going to <https://www.equifaxsecurity2017.com/am-i-impacted/> or by contacting Equifax® directly at 888/447-7559.

What Steps Can You Take to Protect Yourself from Identity Theft?

- 1) 1st Community offers our members a comprehensive service called IDProtect® that will continuously monitor your accounts and credit reports. ID Protect® is available for any member with a 1st Community ePLUS Checking account. Although it is a free benefit, you must go online and register in order to turn on this feature. ePLUS members who have already registered receive alerts by text or email any time your name, address, date of birth or social security number are used to try to access credit. IDProtect® also provides you access to a free credit report every 90 days so you can verify that all the information on your report is accurate. Lastly, should you suffer identity theft, your very own IDProtect® fraud resolution specialist will help you every step of the way until your identity is restored.
- 2) Sign up for "CU Easy" Internet banking so you can monitor your account 24/7. You can also set up custom text Alerts to let you know when certain transactions occur, when loan payments are due, low balance alerts or even a personal reminder of a special date by sending you a text or email
- 3) On the Go? Get 1st Community's "1stMobile" app so you can monitor your account 24/7 in the palm of you hand.
- 4) Check all your statements - accounts, credit cards, utility bills, doctor bills, etc. - for unauthorized transactions so you can act quickly if something is incorrect. There may be rules limiting your time to report unauthorized activity.
- 5) Keep your personal account access information secure. Do not write PIN numbers on your ATM/debit card or share your information with anyone. Treat your plastics (debit or credit cards) like cash. If you wouldn't give them your cash, don't give them your card information.
- 6) Only transact business online with known companies and secure sites.

What's IMPORTANT to YOU:

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What is YOUR Credit Card's Bottom Line?

If you Carry a Balance...What's the BEST Deal?

	APR *	Annual Interest	-	Points Earned =	Cost
	as LOW as	on \$5000 balance		(in dollars)	
1CFCU	8.95%	\$447.50	-	\$ 0	= \$447.50
1CFCU	10.95%	\$547.50	-	\$30.00	= \$517.50
	13.99%	\$699.50	-	\$75.00	= \$624.50
	14.49%	\$724.50	-	\$50.00	= \$674.50

Assumptions above to make a simple comparison - 1) Rates taken from information available on websites; 2) No Annual Fees; and 3) \$5000 in purchases then maintained as a constant balance.



What Should You Do Next to Start Saving Money?

- Check your current credit card rate, points that may be earned, and any fees that may be charged
 - Apply for your 1CFCU credit card today - call, click or come by
 - Transfer your higher rate balance to a lower rate 1CFCU credit card and enjoy an even lower rate on your balance transfer at 2.95% introductory APR for 7 billing cycles from date of balance transfer with no balance transfer fee
- See page 4 for more details * 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@1cfcu.org Direct (325) 224-3649
3505 Wildewood Drive Cell (512) 525-3804
San Angelo Texas 76904 CU (800) 749-1465 ext. 3649
www.1cfcuinsurance.com 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."

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

It is fast, easy and secure!

Many of you have already experienced the ease 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 desktop 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.

LET US SAVE YOU MONEY

AS LOW AS **1.99%** APR

NEW, USED OR REFINANCED




www.1cfcu.org • 325/653-1465

Rates & terms are subject to credit approval and are subject to change.

Apply Online - www.1cfcu.org

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 1st Community 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, 2017.
- * **Skip-A-Payment** extensions will only be granted for October, November and December, 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			
		October	November	December	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 Watkins.....Secretary

Bill Brown.....Member

Johnny Fender.....Member

Nancy Kloboucnik.....Member

Raul Lopez.....Member

Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Lisa Elsass.....Secretary

Brenda Conner.....Member

Scott Blanton.....Member

Sam Sneed.....Member

We Will Be Closed:

Monday, Oct. 9th - Columbus Day

Friday, Nov. 10th - Veterans Day

Thursday, Nov. 23rd - Thanksgiving
Day

Saturday, Dec. 23rd - Christmas
weekend

Monday, Dec. 25th - Christmas Day

Employee of the Quarter - Sheri Slagle



Sheri Slagle, from our Wildewood branch, has been chosen as our Employee of the Quarter. Sheri started with the Credit Union in January, 1993, as a Switchboard Operator in our Telecommunications department. She then transferred to our Records/Retention department where she handles all of the office supply inventory, processes the mail, pulls financial records for our members, makes sure all of the machinery is kept in working order, and runs errands. She always assists both members and coworkers in any way she can and does it with a smile. Sheri is a native of San Angelo. She participates in the AHA Heart Walk and enjoys reading and spending time outdoors. Congratulations Sheri!



VISA Platinum

**No Annual Fees
Great LOW Rates
Rewards options**

Choose Your Own Design

Apply online - www.1cfcu.org

- Online 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

Personal Loan Special for ANY Purpose

Vacation, Hunting, Bills, Credit Cards, Tuition, Holidays, Taxes, Home Improvements, Medical...

\$0 - \$10,000	max 12 Months	4.00% APR
\$5,001 - \$10,000	max 18 Months	4.75% APR
\$5,001 - \$10,000	max 24 Months	5.50% APR



1st Community Federal Credit Union

San Angelo 325/653-1465 Eldorado 325/853-2538 Ballinger 325/365-2105
Fort Stockton 432/336-2273 Midland 432/697-1465 Crane 432/558-7191
www.1cfcu.org 800/749-1465

Rates & terms are subject to credit approval and are subject to change.

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 and are subject to change.



**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 August 31, 2017

Assets.....\$242,630,182
Loans\$177,617,873
Deposits\$217,562,436
Members.....20,999

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