

HORIZONS

1st Community Federal Credit Union

April 2016

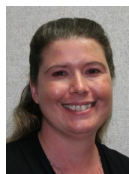
63rd Annual Meeting & Election of Officials

The 63rd Annual Meeting and Election of Officials for 1st Community Federal Credit Union was held Monday, February 8th at the McNease Convention Center in San Angelo, Texas. Members heard reports on the progress of the Credit Union during 2015 and future plans for 2016.



Your 2016 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 2016 Supervisory Committee below are: (l-r) Ed Bendinelli - Chairman, Scott Blanton - member, Lisa Elsass - Secretary and Sam Sneed - member



"DeposZip" - Remote Deposit Capture Now Available

"DeposZip" remote deposit capture feature now available allowing you to deposit checks to your personal account via your mobile device. (Member must be 18 or older and have one of the following: 1) member in good standing for at least 6 months; or 2) have a checking account with Courtesy Pay in good standing; or 3) have a current loan in good standing; or 4) have at least a 620 credit score) Checks accepted for deposit can only be made payable to the member or joint owner(s) listed on the account for a maximum \$2500 daily limit. There is no pre-registration required. Simply submit your first check by following the prompts and wait for a response indicating acceptance of your check for deposit.

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, 2016, 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.

as low as 1.99% APR

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

Direct 325/224-3649

Cell 512/525-3804

www.1CFCUinsurance.com

- \$ 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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Custom School Debit Cards **FREE** with 1st Community
Checking Accounts - Call us today to see if we have
your school - 325/653-1465 or 800/749-1465

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



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

\$ Rent Houses
**\$ Commercial Real Estate
& Construction**
**\$ Agriculture Equipment
& more**



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



Our Online Loan Application is **EASY, SECURE & CONVENIENT!**

Applying online for most types of 1st Community loans is QUICK and EASY! Simply go to our website www.1cfcu.org; click on LOANS; click on LOAN RATES; and then click on the type of loan you are interested in. The page gives you the rate, terms and details of that particular loan type. Click on the "APPLY NOW" button and you are on your way.

Once you have completed the questions and pressed "ENTER" a message will appear thanking you for submitting the application and indicating the loan is in process. In just a few moments you will receive a response indicating: 1) APPROVAL with instructions on how to proceed; or 2) REFER TO A LOAN OFFICER if more information is needed before a decision is made. We will contact you within one business day with a decision on your loan.

After your loan is approved we can also deliver your loan documents for your signature through a secure website. Now borrow money and never leave your home. Call us today if you have any questions 325/653-1465 or 800/749-1465.



DIAGNOSES WITHOUT THE DRIVE!

Now Available at 1CFCU:
**MEMBER BENEFITS -
TELEMEDICINE**

*We are excited to announce that we are now offering
Telemedicine to our Members!*

When your family is sick, making an appointment to see your primary physician can be difficult; it might take a few days or even a week. With Telemedicine you can receive non-emergency care within hours, not days.

From the convenience of your phone or online your family can get instant access to a national network of U.S.-based, board certified, licensed physicians 24/7/365. The physicians review the patient's symptoms, provide a consultation and recommend a treatment; all your family needs to do is pick up a prescription from your local pharmacy.

*Telemedicine provides immediate access to care,
anytime from anywhere.*

Whether you are at home, at work or on the go, your family doesn't have to wait to get the care needed. Plus, there's no getting stuck in traffic to get to the doctor.

Telemedicine not only saves time, it saves money too.

- Coverage for six household dependents
- Unlimited usage for your family per month
- No costly deductibles, \$0 copays per consultation
- Fast, inexpensive alternative to visits to primary care physicians, non-emergency ER, and urgent care clinics
- Convenient billing because costs are automatically deducted from your 1CFCU Savings or Checking account

This exciting telemedicine program, Member Benefits, is available to our members for only \$14.95 a month—an affordable healthcare solution for you and your family. Stop by one of our branches to request additional information or visit <http://www.mybenefitservices.com/index.cfm?id=133305>

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, 2016.
- * **Skip-A-Payment** extensions will only be granted for April, May or June 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			
		April	May	June	Cell Phone #			
					Mother's Maiden Name			
					<small>Credit Union Use Only</small>			
					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
Sat. 8:00 - 12:00

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
Sam Sneed.....Member

We Will Be Closed:

Monday, May 30th
Memorial Day

Employee of the Quarter - Rosa Rojas



Rosa Rojas, a Telecommunications Service Representative at the Wildewood office in San Angelo, has been named Employee of the Quarter. Rosa has been employed with the Credit Union since February, 2014. Both members and staff are greeted by Rosa's friendly voice and helpful attitude when she answers the phone. She loves being part of the Telecommunications team. She values her co-worker's friendships and enjoys helping our members achieve their financial goals. She enjoys spending her free-time with her son and her family barbecuing, gardening and doing yardwork. Rosa is a quick learner with a great attitude which is why she is appreciated by everyone she comes in contact with. Congratulations Rosa!



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 purchases
 - * APR - Annual Percentage Rate. Membership and credit eligibility required.
- Rates based on credit.**
Details on features above will be provided in disclosures.

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

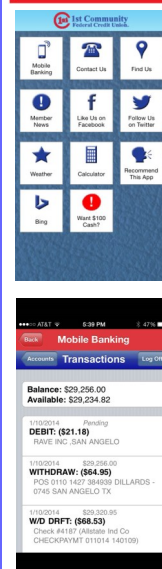
(for a future home)

Custom Interim Construction 5.25% APR

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



Rates based on discounts, terms and approved credit.



Updated "1stMobile" App

now available with a new look and feel, performance enhancements and support for iPhone 6. If you are a current "1stMobile" user you should receive a notification of the updated version. If you have not received the notification and have not uploaded the new app since March 15, 2016 please do so to get the most from your mobile banking experience. If you haven't tried our "1stMobile" app now is the time to get started to have your credit union in the palm of your hand. 1stMobile is like having "CU Easy" Internet Banking with you

wherever you may be - check your balances, make transfers, pay your bills, and now upload your deposits as described on page 1 of this newsletter & more. **1stMobile truly puts your Credit Union in the palm of your hand.**

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**.

**STATISTICALLY
SPEAKING...**
As of February 29, 2016

Assets.....	\$234,890,331
Loans	\$158,449,416
Deposits	\$210,278,665
Members.....	23,357