



1st Community Federal Credit Union October 2018

Annual Meeting & Election of Officials

Monday, February 4, 2019

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

McNease Convention Center, San Angelo, Texas

The Credit Union has set Monday, February 4, 2019, as the date for the 66th 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 2019, 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 2019. 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 who qualify 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 no later than October 31, 2018, in order to allow the Nominating Committee to consider your application. The Nominating Committee's responsibility is to nominate at least one candidate for each board vacancy. The Nominating Committee will notify the membership of their recommended nominees in November, 2018. There will be no nominations accepted from the floor when the number of nominees equals the number of positions to be filled. Any member interested in running after the October 31st deadline must submit a petition signed by at least 1% of the membership (minimum 209 members) and fill out the "Director's Application and Agreement to Serve" form before December 17th so the entire membership will be notified of all candidates in the January 1st newsletter.

The January 1st newsletter will contain brief biographical sketches of all nominees. It will also provide a reminder of the date, time and place of the Annual Meeting of 1st Community Federal Credit Union.

IMPORTANT CREDIT CARD CHANGE IN TERMS NOTICE for All Current 1CFCU Credit Card Holders

We are notifying you of changes in terms of your 1st Community Federal Credit Union Platinum Visa Credit Card. We are also notifying you of the events that will occur as we switch credit card processors. See below for the details:

Important changes as we change credit card processors:

All cardholders will be receiving a new credit card with a new credit card number.

- Your current credit card will not work after October 21, 2018.**
- Your new card can only be activated and used on or after October 22, 2018.**
- Your October payment will still be due as always on the 10th of the month.**
- Transactions after September 15th through October 31st, 2018 will appear on your October 31, 2018 statement and your payment will then be due November 28, 2018.**
- Your October credit card statement received in November 2018 and going forward will now be included in your 1st Community FCU monthly statement. It will be the first page(s) in your statement.**
- If you have any automatic payments set up on your current card, you will need to change your credit card number on file with the merchant
- If your credit card is provisioned in your mobile wallet, you will need to remove the old card and provision your new card
- Your payment due date will change from the 10th of the month to the 28th of the month.
- Payment Options - You can mail in your payment, pay through online banking, your mobile device, telephone banking, or you can make your payment at one of our eight offices.
- Daily payment cut off is 10:00 pm central time. Payments will be credited when received

If we issued you two cards with the same card number on each card and each card has a different name, the following will occur:

The replacement cards will have their own unique card number. Even though the card numbers are different, the approved credit limit will still apply. As an example, if you were approved for a \$5000 limit, nothing will change. If purchases are made on both cards, once the sum of those purchases equals the approved credit limit no more purchases will be able to be made. If you would like a higher limit, please contact our Lending Department.

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LET US SAVE YOU MONEY

AS
LOW
AS

1.99% APR

NEW, USED OR REFINANCED



**1st Community
Federal Credit Union**

www.1cfcu.org • 325/653-1465

New, Used or Refinanced non-commercial passenger automobiles and pick-up trucks (up to 1 ton capacity). Does not apply to collateral currently financed by 1CFCU or loans financed by 1CFCU at the dealership. \$26.84 per \$1000 financed at 1.99% APR for maximum 36 months. APR – Annual Percentage Rate. Membership eligibility and credit approval required. Rates and terms are subject to change without prior notice.

Apply Online - 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
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rseaver@1cfcu.org
3505 Wildewood Drive
San Angelo Texas 76904
www.1cfcuinsurance.com

Direct (325) 224-3649
Cell (512) 525-3804
CU (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 \$2,000 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 \$1,300 on my Auto and Home insur-
ance 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 sur-
prised when Rush saved me \$1200 on my auto coverage."**

1CFCU Insurance Services, LLC is a partially-owned subsidiary which is affiliated with 1st Community Federal Credit Union (1CFCU). Insurance products are not deposits; not NCUA insured; and not guaranteed by 1CFCU Insurance Services, LLC or 1CFCU.



NEW Christmas Club Account Procedures

Christmas is coming soon. Congratulations to all you members who have taken advantage of opening a Christmas Club account to save for the big event that comes around each year. We are making accessing your funds easier. On November 1st all funds in your Christmas Club will be transferred automatically to your Savings account for immediate access. Once the funds have been transferred they are immediately available for withdrawal or transfer to any other account you choose. Funds deposited to your Christmas Club after November 1st will be placed on hold for next year's Christmas season.

NEW 2019 Skip-a-Payment Options Online

Beginning January 2019 members whose loan payments are current and all other services are in good standing will be able to go online and choose to skip a loan payment on qualified loans twice each year as long as you have at least 60 days from the last time you skipped a payment on a loan. More information on this new Skip a Pay process will be available January 1st. Please see page 3 of the newsletter for 2018 Skip-a-Payment options.

2018 Arnie Dillo Christmas Party

BIG News! The 2018 Arnie Dillo Christmas Party will be held on Sunday, December 9th from 2:00 - 4:00 pm at the 1st Community Credit Union Spur Arena. All Arnie members birth thru 12 years of age are invited to come join the fun. Pizza, games, inflatables, pictures with Santa, a Christmas craft and there will be a surprise visitor to help our Arnie members celebrate the Christmas season.

Arnie members from outlying branches unable to attend the San Angelo party will be notified of their local Arnie Christmas celebration by mail.



November & December Special - NO FEE for MasterCard Gift Cards Perfect for those Hard to Buy For!

- issued from \$10 - \$500 & designs vary
- 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.

Christmas 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 payment 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, 2018.
- * **Skip-A-Payment** extensions will only be granted for October, November or December, 2018.
- * 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	
					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 Watkins.....Secretary
Bill Brown.....Member
Johnny Fender.....Member
Nancy Kloboucnik.....Member
Raul Lopez.....Member
Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Brenda Conner.....Chairman
Lisa Elsass.....Secretary
Scott Blanton.....Member
Sam Sneed.....Member
Jackie Swanson.....Member

We Will Be Closed:

Monday, Oct. 8th - Columbus Day

Friday, Nov. 12th - Veterans Day

Thursday, Nov. 22nd - Thanksgiving
Day

Saturday, Dec. 23rd - Christmas
weekend

Tuesday, Dec. 25th - Christmas Day

Employee of the Quarter - Sarah Brzymialkiewicz

Sarah Brzymialkiewicz, Compliance Auditor for 1st Community, has been named Employee of the Quarter. Sarah has been part of the 1st Community team since 2016. She has worked in different roles within the credit union, such as teller and accounting specialist, but stepped into the Compliance Auditor role early this year. She graduated from Angelo State University in 2017 with her Bachelor's in Accounting. She is currently still at Angelo State University pursuing a Master's of Professional Accountancy. Sarah enjoys working with great people and volunteering at events with the Credit Union. When she is not at work or studying, she enjoys spending time with family and friends, traveling, and making memories. Sarah always pushes herself to be successful and loves assisting others. Congratulations Sarah!



Mobile Banking Your Credit Union in the Palm of Your Hand 24/7

- Verify deposits, transactions & cleared checks. *Helps you catch fraud early!*
- View loan details & make payments
- Beginning November 1st you will be able to view your credit card transactions and make immediate payments on your 1CFCU credit card
- Set up automatic transfers
- Pay bills
- Apply for a loan
- Set up text or email alerts
- Enroll in Text Banking
- Place a stop payment
- Jump to other accounts you have access to
- Update your personal account info
- Deposit your checks through Mobile Deposit
- All this and MORE.

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

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.
NMLS #403173



**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**



Rates based on terms and approved credit.
All Rates subject to change
Julie Mills NMLS #1593091

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 August 31, 2018

**Assets.....\$254,603,220
Loans\$190,382,162
Deposits\$227,912,208
Members.....21,090**