


HORIZONS

1st Community Federal Credit Union April 2019

Skip-a-Payment When You Want

Skip-a-Payment is now available to you on most loans twice a year when you choose (excludes credit cards, "1st Cash" lines of credit, mortgage loans, unimproved property loans, deposit secured 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.)

Look for the green dot in online banking to see if you can process online or

| | | | | | | |
|-----|----------------|---|----------|----------|-----------|------------|
| 530 | REFINANCE AUTO |  | \$296.48 | \$171.12 | 4/30/2019 | \$3,338.61 |
|-----|----------------|---|----------|----------|-----------|------------|

contact a loan officer at 325/653-1465 or 800/749-1465 for further details.

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. \$21.69 per \$1000 financed at 1.99% APR for maximum 48 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

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, 2019, 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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**1CFCU's
Platinum VISA
Is the
Credit Card
for YOU!**

- **GREAT Rates!**
- **No Annual Fee or Cash Advance Fee!**
- **Cash Rewards Option!**
- **Balance Transfers** – contact a loan officer today to pay off your higher rate credit cards by taking advantage of our **LOW 2.95% APR Balance Transfer option for 12 months**. Call 325/653-1465 or 800/749-1465. Sorry - this cannot be processed online.
- Temporarily **"Lock and Unlock" your credit and/or debit cards** or report them stolen with **Card Control** on our mobile app to prevent any unauthorized transactions. Use this feature if your card is lost or stolen or just to manage access. It's Quick, FREE & Easy – you can do it while you are standing in line to pay.
- All 1CFCU **Credit Card information is linked to your account at the Credit Union** available for viewing, making payments and doing cash advances through our "It's Me 24/7" online or mobile banking 24/7 and over the counter at any 1CFCU location.
- Your **credit card statement is now included in your 1st Community FCU monthly statement** as the first page in your paper statement or for eStatements click on "View My" and click on "Credit Cards" in the drop down.
- All credit card **payment due dates** are the 28th of the month.
- **Payment Options** - 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 time** is 10:00 pm Central time to receive credit for that day. Payments will be credited when received allowing immediate access to your available credit limit.
- Process a **Cash Advance** from your available credit card limit and have it deposited to one of your 1CFCU deposit accounts immediately by clicking on Pay & Transfer and request the transfer from your credit card account.
- **Automatic Bill Updater** – provides card number and expiration date updates to merchants who maintain card records on their system, typically for recurring customer payments. This will not work when your card is replaced due to fraud or loss and you have a totally new card number. You will need to contact the service provider and provide them with your new card number, expiration date and security number. Members have the option to opt out of this feature.
- **Works with Apple Pay, Samsung Pay and Google Pay**
- **VISA Checkout**– the easier, more secure way to shop online!
- **Omnishield eGuard**– our 3D SECURE solution that provides an extra layer of security for e-commerce transactions. This is a risk-based authentication process. All cardholders are automatically enrolled. Cardholders will receive instant notifications of suspicious activity provided we have your current cell phone number and/or email address.

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

M-F Lobby: 9:00-1:00 & 2:00-5:00

Drive-Thru: 8:30-1:00 & 2:00-5:30

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, May 27 -
Memorial Day

Employee of the Quarter - Whitney Perez

Whitney Perez, Cashier for 1st Community, has been named Employee of the Quarter. Whitney has been part of the 1st Community team since 2017. She has worked in different roles within the credit union, such as teller and Sr. teller, but stepped into the Cashier role earlier this year. She is currently attending Angelo State University pursuing a Bachelor's degree in Accounting. Whitney enjoys all the great people she works with at the Credit Union. When she is not at work, she enjoys spending time with family and friends, playing with her dog, and watching baseball. Whitney always pushes herself to be successful.

Congratulations Whitney!



Rush Seaver
Insurance Specialist



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

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.

Auto * Home * Life * Commercial
Now YOU can get all of your insurance needs right inside the Credit Union!

- \$ 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



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 and credit card transactions & make payments
- Lock & Unlock both your debit and credit cards
- 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...

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



For Details 325/653-1465 or
800/749-1465 www.1cfcu.org

1CFCU - NMLS #403173

ANY Purpose Personal Loan Special
Vacation, Bills, Taxes, Tuition, Medical,
Home Improvement, Medical ...

\$ 0 - \$10,000 max 12 mos. 4.00% APR
(\$85.12 per \$1000 financed)

\$5,001 - \$10,000 max 18 mos. 4.75% APR
(\$57.65 per \$1000 financed)

\$5,001 - \$10,000 max 24 max. 5.50% APR
(\$44.08 per \$1000 financed)

ALL 1CFCU LOANS - Rates based on
discounts, terms and approved
credit and are subject to change.

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 28, 2019 | |
| Assets..... | \$256,324,345 |
| Loans | \$196,330,789 |
| Deposits | \$233,871,625 |
| Members..... | 21,602 |

| FACTS | WHAT DOES 1ST COMMUNITY FEDERAL CREDIT UNION (1CFCU) DO WITH YOUR PERSONAL INFORMATION |
|--------------|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and transaction or loss history |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons 1st Community Federal Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does 1CFCU share? | Can you limit this sharing? |
|--|--------------------------|------------------------------------|
| For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes - to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes - information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

| | |
|-----------------------------|---|
| To limit our sharing | <ul style="list-style-type: none"> ■ Call toll-free 800.749.1465 or 325.653.1465 and speak to a member service representative ■ Login to your account online at www.1cfcu.org, go to Info Center then Contact Preferences ■ Visit a branch and speak with a member service representative |
| | <p>Please note:</p> <p>If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing</p> |
| Questions? | Call toll-free 800.749.1465 or 325.653-1465 or visit a branch location |

Who we are

Who is providing this notice?

1st Community Federal Credit Union

What we do

| | |
|---|--|
| How does 1st Community Federal Credit Union protect my information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does 1st Community Federal collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes - information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law)</p> |

Definitions

| | |
|-----------------|---|
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ■ Our affiliate is 1CFCU Insurance Services, LLC |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include</p> <ul style="list-style-type: none"> ■ credit card companies ■ card processing companies ■ insurance companies |

Other important information

California and Vermont Residents: We do not share your personal information for joint marketing with other financial companies.