

## Important Notice Concerning Our Updated Membership and Account Agreement as of August 1st

1st Community FCU has updated our Membership and Account Agreement and disclosures effective August 1, 2019. These documents represent our contractual arrangement with you and contain important information about your membership and accounts with us.

Each member was given a copy of the most current Membership and Account Agreement when you opened your membership and the proper disclosures are given with each account or service you have signed up for. However, due to many changes and updates in regulations we have done a major update on the following documents. You can access the Agreement and disclosures by visiting [www.1cfcu.org](http://www.1cfcu.org) and clicking on the Disclosures/Policies tab or you can obtain a copy at any 1CFCU office location.

The following are now included in the Membership & Account Agreement:

- > Electronic Fund Transfers Disclosure & Agreement
- > Funds Availability Policy
- > Courtesy Pay Policy

Please carefully review this updated Agreement and the additional disclosures and contact us at 1-800-749-1465 if you have any questions. The agreements and disclosures may be updated from time to time, and we will notify you of any changes as required by law. The most current versions of the Agreement and disclosures will remain on our website for easy reference in the future. In case of any conflict between any version of the Agreement and disclosures and the versions appearing on our website, the versions on our website will control.

**ACCEPTANCE PROVISION:** You and we acknowledge and agree that when you (or anyone else you allow to use your account(s) or our products or services) continue use of any of your account(s) or our products or services, you are confirming your acceptance and agreement to ALL of the terms of the latest and current version of, and modification(s) to, this Membership and Account Agreement and the additional agreements and disclosures, regardless of whether such terms relate to the particular account(s) or products and services that were used.

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## Your Security is Our Top Priority Take these steps to help fight fraud and Outsmart the Thieves!

1. Help us get in touch with you:
  - o Keep your contact information up-to-date with the Credit Union, especially your mobile number.
  - o Register for Online Banking
  - o Download our Mobile Banking app
2. Review your account activity and balances online or through the Mobile App regularly. Report suspicious activity promptly.
3. Create a strong, unique password for each online sign-in and use additional security features when available.
4. Protect your devices by installing antivirus software and keeping your operating systems, applications and web browser up-to-date on your mobile phone, tablet and computer.
5. Set up eAlerts in Online Banking to alert you when your balance is above or below a certain amount.
6. While you may not answer calls from unknown numbers, our fraud department will leave a message.
7. Stay alert to online threats. Avoid clicking suspicious links or responding to emails or texts urging you to act quickly. Do not provide personal information like your account numbers, PIN or Social Security number.

## Avoid Being a Victim of a Scam

If you provide your information or send money to a scammer, there is often little we can do to help get your money back:

Never trust caller ID: Always validate a person’s organization by calling them back through a known official phone number.

o Scammers may pose as government officials like the IRS, law enforcement or even employees of the Credit Union to steal your personal information.

o Payment systems should only be used to send money to friends, family or others you trust and not to buy goods or services from people you don’t know.

Know how to identify red flags. In many of the most common types of scams, you may be:

- o Pressured to send money
- o Threatened with law enforcement action
- o Told to purchase gift cards and provide codes as a form of payment
- o Asked to cash a check for a stranger
- o Instructed to make a cash deposit to receive sweepstakes winnings they claim you have won
- o Offered more than you are asking for something with a request to send the overpayment elsewhere
- o Asked to give the caller your account number, PIN or Social Security number. The Credit Union already has your account number and social on file and your PIN should only be known by you.
- o Asked to provide your online banking credentials to receive a payment or paycheck. No one but you should ever have that information. They only need the Credit Union’s routing number (311382527) and your account number to make a deposit. If you give them your login credentials they have total access to your account.

Remember - if a deal sounds too good to be true, it probably is. If you deposit a check in to your account, you are responsible if it comes back for any reason whether you sent the money to someone else or spent it yourself.

# We Want to Help With Your Home Financing Needs!



Patricia Ruiz, Bonnie Born, Corina Casas, Julie Mills and Lucy Ramirez are all here to help you with all your financing needs.

NMLS #403173

What should you do first? Please contact us to help you get started at 325/224-3643 or 800/749-1465. We would love to get to know you and help you get the home of your dreams!

# MORTGAGE RATES ARE EXTREMELY LOW!

GET YOUR MORTGAGE HERE AT 1ST COMMUNITY FCU!

1st Community FCU partners with Member First Mortgage to Bring YOU a Wide Range of Mortgage Programs:

- ▶ **Conventional & Government: FHA, VA, USDA, & more!**
- ▶ **Low Down Payment programs**
- ▶ **Competitive Rates and Closing Costs**
- ▶ **Free Online Application**
- ▶ **Quick and Easy Closings**

Check our website [www.1cfcu.org](http://www.1cfcu.org) for further details.

## Our Mortgage Experts Are Here to Serve YOU

**Bonnie Born, Mortgage Loan Officer**  
bborn@1cfcu.org 325/224-3643 NMLS #466375  
**Julie Mills, Business Loan Officer**  
jmills@1cfcu.org 325/224-3645 NMLS# 1593091  
**Corina Casas, Sr. Mortgage Lending & Business Account Assistant**  
ccasas@1cfcu.org 325/224-3646 NMLS #1276124

**Patricia Ruiz, Mortgage Lending & Business Account Processor**  
pruiz@1cfcu.org 325/224-3629 NMLS #1671940  
**Lucy Ramirez, Mortgage Lending & Business Account Processor**  
lramirez@1cfcu.org 325/224-3694 NMLS #1794012



## 1CFCU's Platinum VISA Is the Credit Card for YOU!

\$ **GREAT LOW 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 app, 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.

**Rates and terms based on approved credit.**

## Online Loan Application - EASY, SECURE & CONVENIENT!

Simply go to our website at [www.1cfcu.org](http://www.1cfcu.org), click on any loan product to **Apply Now**. Not only can you complete your application 24/7, but if you have an email address you can also e-sign your documents on most loans to speed your process.

# Skip-a-Payment Your Way - GREAT New Options!

## Sign up online and it's FREE!

This form is used for Skip-a-Payments for loans with Weekly, Bi-Weekly and Semi-Monthly payment frequencies and any RV loan with an original term less than 180 months. All other requests for a Skip-a-Payment should be processed online. This can be done at your convenience from anywhere you have access to the Internet.

Qualifications to extend one monthly, two bi-weekly, two semi-monthly, or four weekly payments include:

- > Skip-a-Payment may be used on any loan (excluding 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.)
- > Skip-a-Payment approval is subject to a review and will only be approved if loan payments are current and all other services are in good standing.(loans, credit cards & deposit accounts)
- > 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-a-Payment and your automatic payment is still received, you may notify us and we will reverse that payment and deposit the funds in to 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.
- > Skip-a-Payment extensions **will be granted only two times each year**, but you can choose the months. However, you may not skip payments in consecutive months. There is no limit for the number of Skip-a-Payments over the life of your loan.
- > The weekly, bi-weekly or semi-monthly payments must be extended consecutively and the payment must be skipped within the same month.

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.

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.

If you process online it is FREE. There will be a \$10 fee per loan for processing your Skip-a-Payment request by Credit Union personnel. Please send a check or we can withdraw the funds from your available funds on deposit as long as there are sufficient funds available. Please check the appropriate box if you want payment from your available funds:

Withdraw from Savings	Withdraw from Checking	Withdraw from Club # _____
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**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.**

**By signing below Member agrees to the terms above and 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.**

Member Name		Member Social Security #	Member Account #	Daytime Phone #
Note #	Payment Amount	Month to Skip Payment	Email address	
			Cell Phone #	
			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**

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](http://www.1cfcu.org)

E-Mail: [1stcomcu@1cfcu.org](mailto: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:**

**Thursday, July 4  
in observance of  
Independence Day**

**Monday, September 2  
in observance of  
Labor Day**

**Employee of the Quarter - Margaret Cooper**

Margaret Cooper, our Cashier at our Goodfellow AFB office, has been chosen as Employee of the Quarter. Margaret started with 1st Community in 2004, as a part-time teller and has advanced her way up to Cashier. One of her greatest assets is the ability to build relationships with her members. Members most often comment on her always friendly smile and patience. Margaret is married and they have two daughters. She likes to scrapbook in her spare time. Margaret feels she works with a great group of co-workers and she truly enjoys serving our members. Congratulations Margaret!



**Become an Arnie "Super Saver" Today  
We Make Savings FUN & Easy!**

**All NEW Arnie "Super Saver"  
Kids Birth thru 12 receive:**

**a tshirt, passbook, pencil, ruler, sticker  
& a Super Saver Arnie Dillo Certificate.**

Every \$5 an Arnie member deposits earns them one Dillo Dollar, good to spend at the Arnie Store in each lobby of 1st Community FCU. Summer is a GREAT time to bring kids in to open their accounts. Please be sure you bring their Social Security card for identification.

**Personal Loan Special for ANY Purpose**

**/acation, Hunting, Bills, Credit Cards, Tuition, Holidays,  
Taxes, Home Improvements, 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 mos. 5.50% APR** (\$44.08 per \$1000 financed)



**Rush Seaver**  
Insurance Specialist



[rseaver@1cfcu.org](mailto:rseaver@1cfcu.org)

3505 Wildewood Drive

San Angelo Texas 76904

[www.1cfcuinsurance.com](http://www.1cfcuinsurance.com)

Direct (325) 224-3649

Cell (512) 525-3804

CU (800) 749-1465 ext. 3649

Fax (325) 947-2159

**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**

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.

**LET US SAVE YOU MONEY**

**AS LOW AS 1.99% APR  
NEW, USED OR REFINANCED**



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. APR – Annual Percentage Rate. Membership eligibility and credit approval required. Rates and terms are subject to change without prior notice.

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 May 31, 2019	
Assets.....	\$268,281,815
Loans .....	\$205,899,923
Deposits ...	\$239,392,426
Members.....	21,913