



April 2020

**A Message from 1CFCU President / CEO
Bill Nikolauk Concerning
COVID-19 (the Coronavirus)**

1st Community Federal Credit Union puts the health and well-being of our members, staff and business associates as our top priority. We understand the concern and uncertainty you may be experiencing surrounding the Corona virus (COVID-19) and we are committed to being responsive to the needs of our members, staff and business associates as the situation evolves. In order to serve your financial needs and to help keep everyone healthy, we strongly encourage you to:

- Use 1st Community’s [online and mobile app services](#) for 24/7 self-service access to your accounts. You can access your accounts online at www.1cfcu.org or by using the 1st Community mobile app at your convenience. From there, you can check balances, make payments, view transactions, transfer money, pay your bills through [bill pay](#), make [check deposits](#) through the app’s mobile deposit feature, apply for loans and more. If you are not already set up, it only takes a few minutes. If you need assistance, please contact the Credit Union at 325/653-1465 or 800/749-1465.
- If you are experiencing financial difficulties and are unable to make your loan payments, check your loan online to see if you qualify to [skip your current loan payment](#). If the option is not available online for you, please call the Credit Union and speak to a loan officer so they can review your options.
- We also provide our [audio response](#) service to access your accounts using your touchtone phone 24/7.
- Our [Call Center](#) is open 9:00 am – 5 pm CDT Monday thru Friday to help you with your questions and transactions. However please use online services when possible to alleviate wait times. If you are calling after hours, please [leave a message](#) with your name, account number, request and a good phone number to call you back at during the day.
- [ATM access](#) not only provides for your cash needs, but you can also make transfers and receive your account balance information.
- Our [drive-thru tellers](#) can provide cash access without your having to leave your vehicle if you are not feeling well or have other health challenges.
- There are also [night drops](#) for your convenience in making deposits.
- In keeping with the recommendations of our health professionals, we highly encourage those who feel unwell or who are at greater risk of illness to stay home. Ensuring your well-being is of utmost priority.
- If you do come in to one of our offices, we have hand sanitizers for your safety.
- For security reasons, if you need to wear a mask for your protection, please use our drive-thrus.

We are monitoring this situation and will provide updates concerning further measures we may need to take to ensure everyone’s health and safety. We will post any updates to both our website and FACEBOOK page.

Sincerely,
Bill Nikolauk
President / CEO

Reminder - Change for Share/Savings and Certain Club Account to Account Transfers

The following information was disclosed in the October and January newsletters, but we felt a reminder would be helpful - The Credit Union tries to always accommodate your requests for transfers from one account to another. Our goal is to allow our members as much freedom as possible in accomplishing your personal financial objectives. There are rare occasions when the laws applicable to the operation of this credit union conflict with your expectations. One such law comes from the Federal Reserve and is designated as Regulation “D”. Their goal is to make Savings accounts for saving and for people to use Checking accounts for their unlimited transaction accounts.

How Does this Change Affect Your Share/Savings or Club Account?

Regulation D requires that no more than six (6) electronic transactions be made from your Share/Savings or Club (except Arnie or Christmas clubs) accounts per month. Electronic transactions are defined as: transfers between accounts at 1st Community FCU (which includes Savings Overdraft Protection), third party payees or to other institutions when made by telephone, fax, or online / mobile / text banking. This includes automatic or preauthorized bill payments including ACH; automatic debits; or automatic transfers to cover an overdraft in your checking account. Effective January 1, 2020 - if you exceed the 6 transactions on an account then a \$1 fee per transfer will be charged.

There is no limit on in-person transactions, ATM withdrawals, or requests for check withdrawals made payable to you via telephone or online banking. Reg D limitations do NOT apply to your checking account since it is meant to be a transaction account. For complete details, please go to our website and click on the Disclosures / Policies tab at the top or call us at 325/653-1465 or 800/749-1465 and we will be glad to mail you a copy.

Privacy Notice

A copy of 1st Community FCU’s Privacy Policy, concerning how your personal data is used, can be found on our website www.1cfcu.org under the Disclosures / Policies tab at the top of the home page. The policy itself is titled Privacy Notice (effective 3-20-19). If you have any questions or would like a copy of the policy mailed to you, please contact the Credit Union at 325/653-1465 or 800/749-1465.

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, 2020, 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 Compliance Auditor at 325/653-1465 ext. 3615.

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New Features

Now available in your 1CFCU mobile app!



Message Center

We've simplified how you view your messages and manage your inbox! The new Message Center allows you to view messages and manage your inbox much easier. While viewing all messages, tap "Edit" in the top left corner to select one or more messages and delete them or mark them as read.



Mobile Bill Pay!

You can access and perform the same Bill Pay transactions now on your mobile app! Enrolling in Bill Pay allows you to view your payees, add new payees, and edit existing payees. You can also add multiple payees to a group and manage them together. In addition to this, you can now perform external (A2A) and person to person transfers.



Card Controls

Temporarily lock cards from being used and manage their security! You can now temporarily lock your cards. When a card is locked, new transactions cannot be made using it in person or online. You can also cancel a card if it has been lost, stolen, or compromised.



Remote Check Deposit

Deposit your checks on the go from virtually anywhere! Your checks can now be deposited to your account right from your smart phone. Simply enter the amount of your check, snap a picture of the front and back, and select an account to deposit the funds to.



Activity Alerts

Get notifications whenever your cards are used! You can enable Activity Alerts for a card in Card Controls. With these enabled, you will receive a push notification when any transaction is made using that card. You can also set to be notified only for transactions over a certain amount, as well as, Foreign and Card Not Presented transactions



Authentication Options

We've added new ways for you to log in! We've added new ways for you to authenticate into your accounts. In addition to your Username/Password, you can now log in via Touch, Pin, or Voice! To set any of these up, select their icons in the log in pane and tap "Enroll."

Available on the Apple App Store and Google Play Store

SmartHealth PayCard

A Financial Cure for Health Care is Here

1st Community Federal Credit Union has partnered with SmartHealth PayCard, LLC™ to introduce the nation's first and only credit card dedicated to healthcare expenses. The SmartHealth PayCard is a simple and powerful card that can provide you with unparalleled flexibility and freedom in managing healthcare expenses to help you live a healthier and happier life.

Major medical incidents are common, and, with the rising cost of healthcare, high deductibles and prescription drugs, the result is often financial hardship, even bankruptcy. With the SmartHealth PayCard, you can enjoy the freedom to immediately pay for your healthcare needs, while receiving the many additional benefits listed below that are associated with the card. Even with health insurance, far too many people fail to get the care they need.

Cardholders of the SmartHealth PayCard can now afford to pay for high deductibles, co-pays, prescription drugs, emergencies, preventative care, doctor visits, mental health, dental, vision, cosmetic surgery, and more.

March 16, 2020 Special Announcement - Waiving the Annual Fee for the Next 3 Months - SmartHealth PayCard, believes all of us can play a role in fighting the coronavirus. At this critical time, as part of their commitment to eliminate the financial burden of medical expenses to make healthcare more accessible, for the next 3 months they are waiving the first year annual fee for new applicants of the SmartHealth PayCard. Everyone should have access to primary care whenever they need it.

ADDITIONAL BENEFITS:

Accident Medical Expense: Co-Payments and Deductible Assistance Bundle - The following benefits are available to eligible SmartHealth PayCard holders at no additional cost to the cardholder. These benefits are designed to help supplement the cardholders comprehensive health insurance plan for additional protection. The coverages outlined below provide an additional layer of protection for co-insurance, deductibles and other out of pocket expenses, which may arise out of an unexpected accident or injury. Cash benefits are paid to you as the cardholder to help cover the costs associated with hospital admissions, outpatient care, emergency room visits, ambulance, and accidental death.

- Air and Ground Ambulance Benefit: up to \$500 per injury
- Outpatient Emergency Room: up to \$500 per visit
- Hospital Room and Board Daily Maximum Benefit: up to \$500 per visit
- National Prescription Savings Program

(continued on page 3)

(SmartHealth PayCard - continued from page 2)

On the Accident Medical Expense Benefit:

- Annual Maximum for all Accident Medical: \$5,000; Maximum number of occurrences per Policy Year: 3
- These benefits are a fixed indemnity reimbursement plan, this is not Health Insurance
- By applying for and receiving the SmartHealth PayCard, the cardholder becomes a member of the Financial Solutions Association (FSA)
- Insurance underwritten by an A rated insurance carrier is for card only
- Please review the certificate of insurance which will be provided for the insurance benefits. It contains important information about benefit terms, conditions and limitations.

Even with health insurance, unexpected medical costs can add up. These benefits provide an affordable way to help protect your savings from some of the costs of the deductibles, co-pays, and additional expenses not covered by your medical health insurance plan. Benefits are paid to the cardholder.

\$5000 Accidental Death - Life comes with built-in risks. Each time you drive to work or board a plane, for example, you do so expecting to arrive safely at your destination. Unfortunately, accidents happen more often than we'd like. In fact, accidental death is the number four cause of death, according to the Centers for Disease Control and Prevention. If you die unexpectedly in an accident, your loved ones not only face grief, but also often financial hardship. Covering your funeral, managing your household, and medical expenses can be financially devastating for them. Generally, a death must occur within a few months of the accident in order to be covered by the policy. Death or injury that is not directly the result of an accident is not covered.

On the Accident Death Benefit

- By applying for and receiving the SmartHealth PayCard, the cardholder becomes a member of the Financial Solutions Association (FSA)
- Insurance underwritten by an A rated insurance carrier is for card only
- Please review the certificate of insurance which will be provided for the insurance benefits. It contains important information about benefit terms, conditions and limitations.

**Get
YOURS
Today!**



Applying for your SmartHealth PayCard is easy and takes only minutes:

1. Visit smarthealthpaycard.com and click on APPLY NOW
2. Enter requested information (with maximum privacy and confidence on the secure website)
3. Click submit and receive an express response of approval or decline

Upon approval, you will receive a virtual SmartHealth PayCard to use right away. A traditional card will also arrive in the mail.

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BUSINESS
LOANS**



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Federal Credit Union**

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**Kids - Be a
Super Saver!**

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Arnie Dillo
Account Today**



**1st 1st Community
Federal Credit Union**

**1st COMMUNITY
CREDIT UNION
ARNIE DILLO KIP'S CLUB**

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

Needing extra cash? Want to skip/extend your loan payment of one monthly, two bi-weekly, two semi-monthly or four weekly payments on most loans (excluding credit cards, "1st Cash" lines of credit, mortgages, unimproved property, deposit secured, business, balloon, home equity, secured home improvement, travel trailer & motor home loans with original terms of 180 months, and loans with single/quarterly/semi-annual/annual payment frequencies)

Skip-a-Payments for Monthly, Weekly or Bi-weekly frequencies can be processed in online banking for FREE. If handled in any other manner each will have a \$10 processing fee. Semi-monthly frequencies, not currently available online, may obtain the SAP form online at

www.1cfcu.org/skip-a-payment or at any 1CFCU lobby and submit it for FREE.

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.

Please review the Skip-a-Payment forms for important details about this service. If you have any questions or want to see if your loan qualifies for a Skip-a-Payment, please feel free to contact the Credit Union at 325/653-1465 or 800/749-1465.

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: 8:00-1:00 & 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 M-F 9:00-1:00 & 2:00-5:00

Drive Thru:

M-F 8:00-1:00 & 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

Bob Brewer.....Chairman

Harlan Bruha.....Vice Chairman

Carol Watkins.....Treasurer

Raul Lopez.....Secretary

Bill Brown.....Member

Brenda Conner.....Member

Johnny Fender.....Member

Nancy Kloboucnik.....Member

Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Mical Boness.....Chairwoman

Lisa Elsass.....Secretary

Dale Carr.....Member

Sam Sneed.....Member

Jackie Swanson.....Member

We Will Be Closed:

**Monday, May 25th in
observance of Memorial Day**



Employee of the Quarter - Sergio Rivero

Sergio Rivero, the Cashier at our Wildewood office, has been chosen as Employee of the Quarter. Sergio is a college student studying in the field of Kinesiology, with the intention to one day become a high school coach. Sergio started with 1st Community in 2016 as a part-time teller then was promoted to Senior Teller and promoted again to Cashier. Sergio enjoys dealing with different members every day with a smile. He is ready to help with any questions or concerns our members may have. In his spare time Sergio enjoys watching or talking about sports. Congratulations Sergio!



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Patricia Ruiz, Bonnie Born, Corina Casas, Julie Mills & Lucy Ramirez
NMLS# 403173

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



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your unique needs**

Insurance Specialists:

**Brandon Willman bwillman@1cfcu.org 325/224-3657
license #2084607**

**Chris Gomos cgomos@1cfcu.org 325/224-3622
license #2010027**

**Rush Seaver rseaver@1cfcu.org 325/224-3649
license #2022144**

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.

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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 February 29, 2020	
Assets.....	\$288,350,654
Loans	\$223,755,549
Deposits ...	\$259,334,111
Members.....	21,551