



1st Community Federal Credit Union

3505 Wildewood Drive, San Angelo, Texas 76904

325/653-1465 or 800/749-1465

www.1cfcu.org

May 29, 2020 – Our Lobbies are open - **We are Happy to See YOU! Help Us ALL Stay SAFE > Please Do NOT Come in if you are Sick > Respect Social Distancing – stay 6 feet apart > Use hand sanitizer**
If You Can't Come Inside - > We are still providing services in the drive-thru > To Save Time - Please call us at 325/653-1465 and we will let you know the best way we can serve your needs.
Due to Security Concerns Do NOT Cover Your Face with a Mask Until You Have Entered the Building You will be asked to remove it before you can proceed in to the Credit Union .
Please see the March 14th notes further down for other ways to access your account at the Credit Union.

April 27, 2020 - IMPORTANT – GOOD NEWS - Effective April 27, 2020 – the Federal Reserve Board announced an interim rule to temporarily suspend enforcement of the six transfer limit rule of Reg D to allow members to make an unlimited number of transfers or withdrawals from their savings deposits during the coronavirus pandemic to allow you access to your money.

1st Community FCU immediately suspended all Reg D transaction limits from savings accounts and fees until further notice from the Federal Reserve.

If you want more details on Reg D [click here](#)

April 23, 2020

Small Businesses – please click here for info on how to [apply for a PPP \(Paycheck Protection Program\) loan](#) (no longer available as of 6-29-20)

April 10, 2020 – Stimulus Checks

1st Community has received notification from the U.S. Department of Treasury that the first group of stimulus payments will be going out next week and should be received in member's accounts by April 15th. 1st Community will be posting these payments as soon as they are received, so please check your account online to see if you received a deposit. Please do not call the Credit Union if you do not see a deposit in your account. The Credit Union has no control over who receives what payment when. We have been told that the groups of electronic payments will be coming first and then paper checks will follow. Thanks to all our amazing staff and members for working together safely to take care of your financial needs.

March 27, 2020

Thank you to all our members during these unusual times for being patient while we find creative ways to serve you. Although our lobbies are currently closed, the traffic in our drive-thrus has been manageable with members calling in to get instructions to prepare for what could be lengthy transactions. Our numbers for members logging in online or through our mobile app to conduct business are astounding. Members are utilizing these self-serve options finding that doing business with 1st Community online or through our app is not only fast, but it is conveniently available 24/7 when and where you choose. Our Call Center is answering

calls as quickly as possible and then transferring members out to the appropriate staff to handle their request. This has allowed the majority of callers to get through and have their request handled efficiently. Just like everyone else, we are learning so many lessons about how to deal with life during these times of social-distancing. Thank you again for allowing us to serve you. Be Safe! Be Kind! Be Strong!

March 20, 2020

In accordance with Governor Abbott's and the CDC's directives, 1st Community Federal Credit Union will temporarily close all lobbies beginning Monday, March 23rd. All drive thrus will be open and operating as usual. With the availability of our online services, mobile app, audio response, Call Center, ATMs, debit and credit cards we feel our members will still have access to over 90% of our services. We have ramped up our Call Center to handle the anticipated high volume of calls and questions, but please use our online services or mobile app when possible. For transactions that would normally be handled only in the lobby, like access to safe deposit boxes, if you need a cashiers check or money orders, please call us ahead of time so we can offer suggestions on how to handle your request. See our website for other options to perform your transactions. 1st Community FCU's financial strength, dedicated staff and our investment in technology will be keys in helping us weather this unprecedented situation and allow us to continue to provide you with the same great service you have come to expect.

Please see below for additional options to access your accounts and perform transactions.

March 14, 2020

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 coronavirus (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 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 CST 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