

HORIZONS

January 2021

IMPORTANT - BIG Change - the 2021 Annual Meeting is Going Virtual Monday, February 1, 2021

The 2021 Annual Meeting of the members of 1st Community Federal Credit Union will be held virtually on Monday, February 1, 2021, at 3:00 pm CST. We have been looking to make this change for the last couple of years, but now the pandemic made the change to a virtual meeting a necessity.

2020 has been a challenging year for all of us, but our new pre-recorded annual meeting virtual format is an exciting time for the Credit Union and you, our members. In the past we have held our annual meetings in person limiting participation in the meeting to only members who could physically attend in San Angelo, Texas on the appointed day and time of the meeting. While we will miss seeing you in person, we will be grateful that you took the time to join us online.

The virtual format will allow our almost 22,000 members worldwide the opportunity to join us for the meeting. Not only will the video be available for viewing on February 1st, but it along with the Annual Meeting Reports, will be available on our website for members to view for at least 30 days following the meeting.

All information on how to log in to the Annual Meeting on February 1st, along with the agenda, the minutes from our 2020 Annual Meeting, the Nominating Committee's report on the nominees to serve on the Board of Directors and the 2020 Annual Reports will be provided at 1cfcu.org/Annual-Meeting as soon as the financials are available, but at least by January 15, 2021. The agenda, minutes of the 2020 Annual Reports and the Nominating Committee report will stay on our website for at least 30 days after the actual virtual meeting. When you register to view the annual meeting there will be instructions to review the minutes and reports and to contact the credit union no later than January 25, 2021 so we can address any corrections to the minutes or any questions or concerns you might have.

There are four current vacancies to serve on the Board of Directors - three for three-year terms and one for a one-year term beginning February 1, 2021. Elected officials are volunteers and receive no compensation for their services. They are legally responsible/liable for the fiscal integrity of the Credit Union and compliance with Federal law. The Nominating Committee submitted one candidate for each of the open positions as listed to the right. Since no additional candidates were submitted by petition by November 1, 2020, there will be no additional nominations accepted.

Please mark your calendar, on paper or electronically, to join us for the first virtual Annual Meeting of the members of 1st Community Federal Credit Union on February 1st, 2021, at 3:00 pm CST.
Thank you for contributing to the success of
YOUR credit union!



Harlan Bruha (Incumbent)

Harlan Bruha has been a member of the Credit Union for over 40 years. Harlan has served as past Chairman of the Board of Directors and is currently the Board's Vice Chairman. Harlan Bruha has been the President/General Manager of the San Angelo Colts baseball team, a director of the Small Business Development Center, an instructor at Angelo State University, and a Retired U.S. Air Force Colonel. He believes his experience, knowledge, and time will continue to support the future growth and stability of the best financial institution in the region.



Dale Carr (Incumbent)

Dale Carr is currently serving as a member of the Board of Directors as an appointee to fill the unexpired term of Johnny Fender who passed away in late July. Dale has been a member of the Credit Union since 2011 and has been serving on our Supervisory Committee for the past year. Dale owns Stella Tool Rental. He was previously Head Football Coach for Angelo State University. Dale would like to continue to serve the members of 1st Community to help us continue to grow and offer additional services to our members.



Larry Coon

Larry Coon has been a member of the Credit Union since 2011. He is the owner/operator of both Little Caesar's Pizza and Taco Bueno San Angelo locations. He attended Lake View High School so he knows our area well. Although he would be new to the board, he would like to share his skills as a local businessman and long-time active member of the Credit Union, to continue on our positive course, providing the same great service to our members as he has experienced.



Carol Watkins (Incumbent)

Carol Watkins is the Personal Lines Supervisor and Agency Management System Administrator for Trimble-Batjer Insurance spending the past 39 years in the insurance industry. Carol enjoys being a volunteer. She has attended many credit union leadership conferences and trainings to increase her credit union knowledge. She is currently serving as the Treasurer of the Board. She believes her enthusiasm to serve and continue her credit union education is an asset to the Board as well as the membership.

1CFCU app FREE eAlerts.....	p. 2
Annual Meeting will be Virtual.....	p. 1
Auto Loans - New, Used & Refinance.....	p. 4
Business Loans.....	p. 4
COVID-19 Update.....	p. 2
Employee of the Quarter.....	p. 4
Insurance - Auto * Home * Life * Commercial.....	p. 3
Holidays, Locations & Hours.....	p. 4
Loan Payments from Another Financial Institution.....	p. 2
Mortgage Loans - Rates are LOW.....	p. 3
Personal Loan Special.....	p. 4
Skip-a-Payment.....	p. 2
"Super Arnie" Kid's Account.....	p. 4
VISA - LOW Rates on Balance Transfers & Purchases plus VISA Rewards Option.....	p. 3
VISA Rewards Members Received Extra Rewards.....	p. 2

Loans, Rates & Terms advertised are based on approved credit.

**LOAN RATES HAVE DROPPED
LIMITED TIME!**

**GREAT RATES TO SAVE \$\$
GIVE US A CALL 653-1465**

Skip-a-Payment Your Way - GREAT New Options! Sign up online and it's FREE!

Needing some extra cash? Want to skip/extend your loan payment on 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)?

If your loan has a Monthly payment frequency, you can process your Skip-a-Payment in online banking for FREE. All other payment frequencies may obtain the Skip-a-Payment form online at www.1cfcu.org/skip-a-payment or at any 1CFCU lobby and submit it for FREE. Monthly payment loans will have a \$10 processing fee if not processed through online banking.

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.

**Make a Payment on Your 1CFCU Loan
from Your Account at Another Financial Institution?**

Save Money & Do It Yourself Online

Now offering self-service online or mobile payments - Fast, FREE & Easy at <https://payments.mwamplifi.com/v2/c/46/>

- Start using Loan Pay Express by entering the link above and registering your account.
- Add and manage multiple payment options.
- Set up recurring payments or choose the Quick Pay one-time option.
- No fee for payments set-up through Direct Debit accounts, i.e. Checking and Savings accounts.
- Fees schedule applies for payments utilized through Credit Cards.
- All payments posted are subject to a two business day posting schedule.

Our staff can set these up for you, one-time \$10 set up fee.

**Start a Payroll Deduction Today
and Watch
Your Money
GROW!**



COVID-19 Update & Reminders

1st Community is still following the necessary precautions at all offices to help keep everyone safe - hand sanitizers, social distancing markers, limited number of members allowed in the lobbies and sanitizing after every member/staff encounter.

Please remember all the options below are still available and can save you time and money

while keeping you safe:

- Use our online and mobile app services for 24/7, self-service access to your accounts 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.
- Many members experiencing financial difficulties and unable to make their loan payments, have processed Skip-a-Payments online. 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 – 5:00 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 you having to leave your vehicle.
- There are also night drops for your convenience in making deposits.
- For security reasons, please do not cover your face with a mask until you have entered the building.

We are monitoring this situation and will provide updates to both our website and FACEBOOK page.

Thank you for using YOUR Credit Union!

Use Your 1CFCU app FREE Alerts to Protect You & Save You Money

Not only does your 1CFCU app give you information when you login such as balances and transaction history, but you can simply go to eAlert Subscriptions to set up your account to receive text or email alerts on: your Daily Balance, when your account goes above or below a Certain Balance, when an ACH Debit or Credit Occurs, or even a reminder of when your Loan Payment is due.

You can also go to Manage My Cards to notify you of Authorized Transactions, Only Transactions Above a set amount, or transactions authorized when Card is Not Present, or Foreign Transactions. You can also Temporarily Lock Your Debit or Credit Card or even Report a Stolen Card.

So take advantage of these quick and FREE Alerts to give you peace of mind about YOUR Money!



Let Us Try To Save You \$\$\$!

Auto * Home * Life * Commercial

Independent agency with the ability to quote through multiple insurance carriers allowing us to 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.



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 VISA Rewards Members Received an EXTRA Reward!

Members using 1st Community's VISA Rewards card received a NICE surprise on November 1st. 1st Community promised to pay Rewards members 1% Cash Back on November 1st, but instead members received an extra .5% Cash Back. That's right - they received a total of 1.5% CASH Back on all net purchases made since December 1, 2019.

If you don't have a 1st Community FCU Platinum VISA or VISA Rewards - you should! Contact us today to enjoy all the great benefits listed in the information listed to the right.



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 making it available online or through mobile banking 24/7 and over the counter at any 1CFCU location.

\$ Your Credit Card statement is included in your 1CFCU monthly account statement.

\$ 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.

\$ Payments before 10 pm CST will be credited when received allowing immediate access to your available credit limit.

\$ Process a Cash Advance online from your available credit card limit and have it deposited to one of your 1CFCU deposit accounts immediately.

\$ Automatic Bill Updater – card number and expiration date updates to merchants who maintain card records on their system, typically for recurring customer payments.

\$ 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 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.

\$ Credit Life and Credit Disability Insurance available.

\$ Apply online at www.1cfcu.org to get your 1CFCU Amazing VISA today!

Rates and terms based on approved credit.

MORTGAGE RATES ARE EXTREMELY LOW!

GET YOUR MORTGAGE HERE AT 1ST COMMUNITY FCU!



**We Want to Help
With Your
Home Financing
Needs!**

**Give Us a Call
or Come See Us!**

1CFCU - NMLS #403173

Corina Casas, Sr. Mortgage Lending & Business Account Assistant
ccasas@1cfcu.org 325/224-3646 NMLS #1276124

Lucy Ramirez, Mortgage Lending & Business Account Processor
lramirez@1cfcu.org 325/224-3694 NMLS #1794012

Bonnie Born, Mortgage Loan Officer
bborn@1cfcu.org 325/224-3643 NMLS #466375

Patricia Ruiz, Mortgage Lending & Business Account Processor
pruiz@1cfcu.org 325/224-3629 NMLS #1671940

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!

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**

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

Dale Carr.....Member

Brenda Conner.....Member

Nancy Kloboucnik.....Member

Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Mical Bonness.....Chairwoman

Lisa Elsass.....Secretary

Brett Lang.....Member

Jackie Swanson.....Member

We Will Be Closed:

Friday, January 1 & Saturday,
January 2 in
observance of New Year's

January 18 in
observance of Dr Martin Luther
King, Jr. Day

Monday, February 15 in
observance of President's Day

Employee of the Quarter - Margaret Cooper

Margaret Cooper, a Cashier at our Goodfellow Air Force Base office, has been chosen as Employee of the Quarter. Margaret started with 1st Community in January, 2004 as a part-time teller and has advanced her way up to Cashier. Margaret enjoys spending time with her family and loves creating DIY projects. Members most often comment on her customer service skills and patience. 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. Now 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

**Vacation, 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)



WE DO BUSINESS LOANS



**1st Community
Federal Credit Union**

325-653-1465 • www.1cfcu.org

\$ Real Estate
\$ Business Auto
\$ Equipment
\$ Operating
\$ Line of Credit
\$ Credit Cards

LET US SAVE YOU MONEY

**AS
LOW
AS**

1.99% APR

NEW, USED OR REFINANCED



**1st Community
Federal Credit Union**

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 November 30, 2020

Assets.....\$323,303,197

Loans\$227,001,220

Deposits ... \$288,434,328

Members.....21,957