

HORIZONS

July 2021

Your Account Security is a Priority with Us!

We all know fraud is rampant in the world at this time. The Credit Union spends countless hours and large amounts of money to provide the hardware, software, testing and staff training to ensure your information is protected. However, you are your best defense since you know what are your transactions and what are not.

Below are some ways to help you protect yourself from becoming a victim. Yes, you may eventually get your money back, but the hassle you will go through, contacting merchants and requesting documents can take many hours you would rather use to be doing something else. Remember, you may not be using the Internet, but the government and most businesses today are, so your data is still out there.

Please read below and remember they are all FREE and simple to use:

- **Don't share any of your personal information with anyone you don't know.** If someone calls you telling you they need to verify information on your account, ask them for their name and number and then call the Credit Union number you know and verify their request is legitimate. Remember - the Credit Union will never call you to ask you for your account number. We already have it.
- **Check your account online at least once a day.** You are the only one who can verify your transactions. If anything looks suspicious, contact the Credit Union immediately.
- **Review your statements when you receive them** and again notify the Credit Union immediately with any questions.
- **Set up eAlerts in Online Banking** - login, go to Info Center, choose the eAlerts that will be most helpful to you and then choose to receive them by text, email or both. They can warn you about your balance, ACH deposits or withdrawals, number or amount of transactions that post in a day, and even notify you when your loan is due - You Choose What YOU want to see.
- **Set up Alerts in the app** - you can do the same things above by clicking on the More button at the bottom of the screen, then Manage My Cards and then choose the specific debit or credit card(s) you want to set up.
- **Fraud Alerts** – make sure the credit union has your current phone number, in the event our anti-fraud detection software flags a transaction. They will first try to call you by phone. If unable to reach you, they will send you a text to verify that the transaction was authorized.
- **Lock and Unlock your 1CFCU debit and/or credit cards** under Manage My Cards. You can easily lock your card with the tap of your finger when not in use so it is protected from unauthorized use or if the card is lost. It is easy to turn the card off and on and it only takes a minute to make it available.
- **Traveling** – Be sure to call the Credit Union before leaving so we can flag your debit and/or credit cards with your travel destination(s) to prevent anti-fraud detection software from blocking your transactions.
- **Passwords** - don't use a simple password, never use/reuse a default password and don't use the same password on

multiple sites. Also, don't write your PIN on your cards.

- **Only email personal or financial information securely** – contact the Credit Union for the easiest, most secure way for you to share information with us. There are different ways depending on the information or documents you wish to share.
- **Don't open unsolicited/unexpected emails** - Be very careful to verify who sent the email – most phishers use email addresses that look similar to an email address you might be familiar with. Phishers are notorious for misspelled words and improper grammar, especially if they are from another country. Don't be drawn in by emails claiming you won a lottery you never entered, sale overpayments, restarting memberships you never had, fake tech support, blackmail scams, or anything that says "Share this NOW!!!" Always remember – Think BEFORE you click!
- **Check Your Credit Report**– Go to AnnualCreditReport.com and request your FREE credit report annually from all three bureaus.
- **Freeze Your Credit Report** - You can even contact the three credit bureaus – Experian, Equifax and Transunion – to freeze your credit so no unauthorized persons can apply for credit in your name. Just remember when you yourself apply for credit, you need to remove the freeze on your credit reports.
- **Code Word on Your Credit Union Account** - You can even place a Code Word on your account that would be required for any in person or phone transactions. Call for details.

Remember - Your Security is Our #1 Priority!

**We have the EXPERTS
your business needs!**

**1st Community
Federal Credit Union**

**Great Rates &
Flexible Terms on:**

- Real Estate Loans
- Auto Loans
- Equipment Loans
- Operating Loans

**Business/Commercial
Checking also available!**



- Mark Clark - VP Commercial Services**
mclark@1cfcu.org 325/224-3645 direct NMLS#2073671
- Corina Casas - Sr. Business/Mortgage Lending Asst.**
ccasas@1cfcu.org 325/224-3646 direct NMLS#1276124
- Patricia Ruiz - Business/Mortgage Processor**
pruiz@1cfcu.org 325/224-3629 NMLS#1671940
- Shawn Razani - Business Loan Analyst**
srazani@1cfcu.org 325/224-4335 NMLS#1852486

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Loan Rates & Terms advertised are based on approved credit.

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 weekly, bi-weekly, or 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 form 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 for a one-time \$10 set up fee.

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, 2021, and to respond to the audit firm of Nearman, Maynard, Vallez, CPAs. They do request your phone number in case there is a question.

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.

IMPORTANT NOTICE: Inactive Members Will Be Charged a \$5.00 Monthly Fee – You Must Perform a Transaction on Your Account at Least Every 12 Months

What does this mean to you? Remember to do at least one financial transaction on each of your accounts every 12 months to avoid being charged a \$5.00 Monthly Inactivity Fee. This transaction can be as simple as a \$1 deposit. Dividend payments do not qualify since they are initiated by the Credit Union. An account is deemed inactive if for more than one year there has not been a debit or credit to the account because of an act by you or your agent. Other ways for you to avoid paying an inactivity fee - 1) have a current loan with us; or 2) start a payroll deduction to your account. Starting a payroll deduction will surprise you at how quickly the savings can add up!

If an account is presumed abandoned, we are required to report the abandonment and to pay the funds in the account to the State of Texas. An account is presumed abandoned if (i) the account has been inactive for at least three years (including Checking, Savings, Clubs, or matured Term Share Certificate accounts) from the date of your last transaction on the Account or your last correspondence with us, and (ii) we are unable to locate you.

Inactive accounts are expensive for the Credit Union to maintain. Remember - you are the Credit Union and expenses are passed on to all members in the form of less dividends, higher loan rates, and increased fees. We strive to provide you with the best service at the lowest cost. Mailing statements on inactive accounts is very costly, but sending them out is still a legal requirement for the Credit Union. You are important to us, but the cost of doing business makes it even more important that you use your credit union. Please feel free to give us a call or come by if you have any questions.

D.E.S.K. Golf Tournament

Monday, July 26th
San Angelo Country Club
Lunch - noon provided by
Steak Express
Tee Time - 1:00 pm



Format: Shotgun Start / 4 person Scramble - total team handicap of 45 or higher with only 1 player with less than 8 handicap. Individual players will be placed on a team.
Player Fee Includes: lunch, green fees, cart, 2 mulligans & 2 ball toss coupons

Player only - \$130
Player with Hole Sponsor - \$250
Hole Sponsor (no Player) - \$130

FMI - go to DESKSA.com for registration form or call Vicki Loso 325/224-3607 or 800/749-1465

DESK stands for **Donate Educational Supplies for Kids**. We raise money for students in the San Angelo Independent School District who cannot afford their school supplies with their own means.
1st Community FCU is a DESK corporate sponsor.



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.

Give One of Our Insurance Specialists a Call



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

A Better Student Loan Experience

- \$ Fixed & Variable Rate Options
- \$ No Application, Disbursement, or Prepayment Fees
- \$ 3-Minute Application with an Instant Credit Decision



WWW.1cfcu.org

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

- Bonnie Born, Mortgage Loan Officer
bborn@1cfcu.org 325/224-3643 NMLS #466375
- Corina Casas, Sr. Business / Mortgage Lending Assistant
ccasas@1cfcu.org 325/224-3646 NMLS #1276124
- Lucy Ramirez, Mortgage Lending / Business Account Processor
lramirez@1cfcu.org 325/224-3694 NMLS #1794012
- 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



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.

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

Dale Carr.....Member

Larry Coon.....Member

Brenda Conner.....Member

Nancy Kloboucnik.....Member

Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Mical Boness.....Chairwoman

Lisa Elsass.....Secretary

Brett Lang.....Member

Jackie Swanson.....Member

We Will Be Closed:

Monday, July 5th,

in observance of

Independence Day



Employee of the Quarter - Sierra Castillo

Sierra Castillo, a Member Service Representative at our Wildewood office, has been chosen as Employee of the Quarter. Sierra started with 1st Community in 2018. Her primary responsibility is assisting members with their deposit and loan account needs to help them to achieve their financial goals. Sierra is always willing to help her co-workers where needed. She enjoys traveling, working out, reading and most especially spending time with her friends and family. Sierra is proud to work at 1st Community! She enjoys the great staff and volunteering at Credit Union and community events. Congratulations Sierra!



**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.



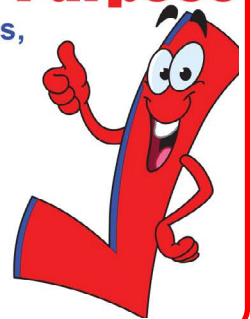
Personal Loan Special for ANY Purpose

**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)



What is GAP and Why Would You Want It?

Guarantee Asset Protection – GAP is designed for all drivers, whether you finance or lease a new or used vehicle. Automobiles, vans, light trucks, motorcycles, boats, travel trailers, motor homes, golf carts, jet skis, snowmobiles, and almost any other vehicle is eligible. GAP protection goes into effect when you need it most – when your vehicle is stolen and isn't recovered, or is totaled in an accident and can't be repaired.

GAP covers the difference between your primary carrier's insurance settlement and the payoff of your loan or lease, less delinquent payments, late charges, refundable service contracts, and other insurance related charges. Included in this difference is your insurance deductible, which is limited to \$1000. GAP must be purchased at the time the loan is made and can be added to the amount financed. GAP also qualifies the borrower for a 1/4% discount on their loan rate at the time of borrowing.

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 May 31, 2021	
Assets.....	\$349,345,971
Loans	\$228,667,474
Deposits ...	\$310,570,959
Members.....	22,185