

HORIZONS

October 2021

Annual Meeting & Election of Officials

Monday, February 7, 2022
Online at 3:00 pm CST and available until
Midnight so Everyone Can Participate

The Credit Union has set Monday, February 7, 2022, as the date for the 69th Annual Meeting and Election of Officials. The meeting will be the same pre-recorded virtual format again this year after the great success of last year's meeting allowing members from all over the world to attend the meeting. All members will be able to view the meeting any time beginning at 3:00 pm and ending at midnight on February 7th. Those members who login during that time period, and are in good standing with the Credit Union (which includes having the minimum \$25 par value on deposit), are eligible for cash door prizes to be deposited to their accounts. There will be information about current and future plans and activities at the Credit Union while current officials report on the financial condition of the Credit Union. It's a great opportunity to learn more about "your" Credit Union.

All information on how to login to the Annual Meeting on February 7th, along with the agenda, the minutes from our 2021 Annual Meeting, the Nominating Committee's report on the nominees to serve on the Board of Directors, and the 2021 Annual Reports will be provided at 1cfcu.org/AnnualMeeting as soon as the financials are available, but at least by January 20, 2022. When you register to view the Annual Meeting there will be instructions to review the minutes and reports and contact the Credit Union no later than January 30, 2022, so we can address any corrections to the minutes or any questions or concerns you might have.

The Annual Meeting video and reports will remain available for viewing on our website at 1cfcu.org/AnnualMeeting for at least 30 days after the meeting, but viewers after February 7th will not be eligible for the cash door prizes.

The Nominating Committee's responsibility is to nominate at least one candidate for each board vacancy. The Nominating Committee has submitted the following three candidates for nomination for the three current vacancies to serve on the Board of Directors - each for a three-year term beginning in February, 2022. 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.

Members who are 18 years of age or older and are in good standing with the Credit Union are eligible to vote and hold office. (continued on pg. 2)

Please mark your calendar, on paper or electronically, to join us for the virtual Annual Meeting of the members of 1st Community Federal Credit Union on February 7th, 2022, at 3:00 pm CST. Thank you for contributing to the success of Your Credit Union!

NEW Look & Feel for our Mobile App and It'sMe247 Desktop & Mobile Web Coming in October!

You will soon see a completely new look-and-feel and user experience for *It'sMe247* desktop and mobile web banking, and 1st Community's mobile app! This new version of online and mobile banking combines both the desktop and mobile versions into a single design that works on every device, whether you are using your phone, tablet or home computer!

Don't worry! All of your existing information will still be there – your same login info, Bill Pay info, automatic transfers, See/Jump accounts, eAlerts, history, eStatements, etc. – it will all be there when you login or upload the new version of our 1CFCU app (for both IOS and Android devices). There will be no interruption in our Bill Pay service. All bills will go out as scheduled. Everything about the new look and feel is extremely user-friendly! The new formats were developed with a mobile format in mind and easier than ever to use and access all the information about your account you want or need.

There are too many great things to mention them all, but a few changes you will notice are:

- 1) For the desktop and mobile web – there will be a new login widget on our website to take you directly to the login page. You will no longer go to the Online Banking Community page first (the page with all the articles)
- 2) For the mobile app –
 - the Sign In has moved to the top right of the screen
 - once signed in you will be greeted with your name and you can go immediately to Mobile Deposit by clicking the camera icon at the bottom.
- 3) For both the desktop and mobile web, and the mobile app
 - Favorite Accounts & Features - you will now have the option to organize and prioritize your accounts. By setting accounts as your 'favorites' (by clicking the gear icon), you get to choose the accounts and features that will appear front and center each time you log in. Maybe you only want to see your Checking account and Loan account and have Quick Transfer or Bill Pay immediately available. This greater level of individual control means you won't need to spend extra time clicking through additional tabs or searching for the account information you need. All your other accounts will still be available by clicking "See All" to make the list expand. Best of all you can change your favorites as you desire.
 - Checking Account history will now show any pending transactions that have not yet cleared your account at the top of the list of transactions that have cleared your account.

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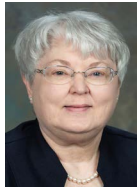
Loans, Rates & Terms advertised are based on approved credit.

Annual Meeting & Election of Officials - cont. from pg. 1...



Dale Carr (Incumbent)

Dale Carr is currently serving as a member of the Board of Directors. Dale has been a member of the Credit Union since 2011 and previously served on our Supervisory Committee. Previously Head Football Coach for Angelo State University, he now owns Stella Tool Rental. Dale is proud to serve the members of 1st Community to help us continue to grow and prosper.



Nancy Kloboucnik (Incumbent)

Nancy Kloboucnik is a retired instructor from Angelo State University and is currently a tax preparer for H&R Block. She has been serving as a member of the Board since 2008 and has completed all 24 units of the credit union volunteer study program. She is proud to be a member of 1st Community and hopes to help the Credit Union continue to grow in members and the financial services provided.



Kathleen Price (Incumbent)

Kathleen Prince is a Junior ROTC Instructor at Central High School and also a retired Air Force CMSgt from Goodfellow AFB. Kathleen joined the Board in 2004. She currently serves as the Board Liaison to the Supervisory Committee. She has been a member of 1st Community since the late 70's and is proud to help 1st Community continue to grow as a premier financial institution giving back some of the time and knowledge to the Credit Union that has supported her for all these years.

There will be no nominations accepted from the floor since the number of nominees submitted by the Nominating Committee equals the number of positions to be filled. Any member now interested in running must 1) obtain a petition signed by at least 1% of the membership (minimum 223 members); 2) fill out the "Director's Application and Agreement to Serve" form; and 3) submit both of the above to the Nominating Committee, 1st Community Federal Credit Union, 3505 Wildewood Drive, San Angelo, Texas 76904 no later than November 1, 2021, in order to run for election. The "Director's Application and Agreement to Serve" form may be obtained by contacting Michelle Murray at the Credit Union (325/653-1465). The January 1st newsletter will contain brief biographical sketches of all nominees and a reminder of the date, time and access information for the Virtual Annual Meeting of 1st Community Federal Credit Union.

NEW Look & Feel for our Mobile App and It'sMe247 Desktop & Mobile Web - cont. from pg. 1...

- The site can further be personalized by uploading an image to appear in the Profile placeholder. This is especially helpful for you if you jump from your account to someone else's - you can have a different profile picture for each membership.

- Personalized Message Banners - will appear as notifications of important messages, offers or other information specifically for you.

- Search Transaction History - When viewing Account Details (transaction history) there is a new "search transactions" box where you can enter an amount, part of the transaction description, a check #, or any other text that appears in the transaction list to find all matching items. An "Advanced" button also lets you choose from a list of common transaction types, or specify a dollar amount range.

Go to www.1cfcu.org to see a static preview of both the new mobile 5.0 and It'sMe247 desktop and mobile web.

When will all this happen?

The new mobile 5.0 app will be available on October 6th through the Apple or Google store. When you download it, it will automatically upgrade you to mobile 5.0.

It's Me247 desktop and mobile web will come up automatically when you login on October 13th. If you previously bookmarked the login landing page, you will need to delete the old bookmark, login through our website, and then you can bookmark the new login page.

We have the EXPERTS your business needs!



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



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.



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



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



We Lost an Honored Board Member & Credit Union Friend - E. H. "Pete" Weldon

Our dear friend E.H. "Pete" Weldon passed away on Thursday, August 12th. Pete was a member of 1st Community Federal Credit Union for over 50 years. He started as a volunteer serving the membership on our Supervisory Committee in 1990 and then began serving on our Board of Directors starting in 1991 and became Chairman in 1992. He served as Chairman of the Board most years until 2019 and then stayed with the Board as Chairman Emeritus. He truly loved the Credit Union and was always supportive of the Credit Union management and staff as they worked towards the common goals of serving our members and growing the Credit Union.

Pete had many friends in the Credit Union industry and he shared his expertise and love of our Credit Union with anyone he met. Pete was recognized in 2016 with the Gene Ball Award at the 2016 National Association of Credit Union Chairmen's Roundtable in Philadelphia in acknowledgement of his outstanding credit union volunteer spirit, his outstanding achievements and leadership along with his commitment to his country, credit unions, and the NACUC organization. Pete served on the NACUC Board for six years with two years as Chairman.

Credit Union officials, management and staff will miss his ever-present smile and positive attitude and will remember the wonderful things he did to promote the Credit Union mission of "People helping people achieve their financial goals." *Rest in peace Pete!*



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. However, if the online option is available and you choose to contact the credit union to process it manually, there will be a \$10 fee per loan.

All other payment frequencies not available online may obtain the Skip-a-Payment form online at www.1cfcu.org/skip-a-payment or at any 1CFCU lobby and submit it to be processed manually 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 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.

Inactive Members 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.

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.

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
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, Oct. 11 in
observance of **Columbus Day**
Thursday, Nov. 11 in
observance of **Veteran's Day**
Thursday, Nov. 25 in
observance of **Thanksgiving**
Friday, Dec. 24 &
Saturday, Dec. 25 in
observance of **Christmas**
Friday, Dec. 31 &
Saturday, Jan. 1 in
observance of **New Year's**

Employee of the Quarter - Andrea Villa

Andrea Villa, Greeter at our Wildewood office, has been chosen as Employee of the Quarter. Andrea started with 1st Community in October of 2017. Her primary responsibility is greeting and directing members as well as assisting them with their account needs.

Andrea is always there to help her co-workers. She enjoys the great staff and loves being a Credit Union volunteer for community events. On her off time, she enjoys traveling, arts, bicycling and most of all spending time with friends and family. Andrea is proud to work for 1st Community FCU. Congratulations Andrea!



Celebrating Our Arnie Dillo Christmas

Due to continuing COVID concerns we will again celebrate Christmas by asking Arnie members to come by the 1CFCU office in your area to pick up your Arnie Dillo gift bag full of surprises from December 10th through January 10th. More details will be mailed out to each Arnie member closer to Christmas.

Stay SAFE & Keep SAVING!

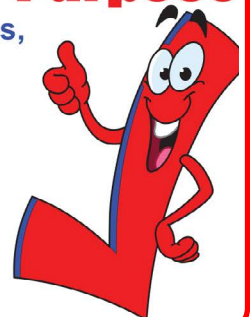
Personal Loan Special for ANY Purpose

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)



More Government Reporting Could Be Coming Soon!

Consumer Alert - As your credit union, we want our members to know the facts, especially when it relates to concerning developments around public policy that exposes your financial privacy. The current administration has proposed requiring all financial institutions to report to the IRS on all deposits and withdrawals through business and personal accounts worth more than \$600 regardless of tax liability. This indiscriminate, comprehensive bank account reporting to the IRS can soon be enacted in Congress and will create an unacceptable invasion of privacy for our members. FMI - https://home.treasury.gov/system/files/131/General-Explanations-FY2022.pdf (page 88 or page 94 of the whole document) Contact your congressman today!

LET US SAVE YOU MONEY
AS LOW AS 1.99% APR
NEW, USED OR REFINANCED
1st 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 August 31, 2021

Assets.....	\$342,306,914
Loans	\$229,044,045
Deposits ...	\$305,632,435
Members.....	22,275