

HORIZONS

July 2022

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 or the business 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 in our app. 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.

Questions About Our New Bill Pay???

Please check your bill pay to be sure everything converted correctly. We are having some instances with members having previous electronic payments being converted to a mailed paper check because the payee did not match up to a payee available on our new Payveris bill pay system. There could be several reasons for this happening - from the format of the account number to the name of the payee that is transferring over.

If the payment was previously electronic and did not match up to a Payee on the new Payveris system, then the payment was converted to a paper check and mailed to the address in your bill pay payee records. Unfortunately, the address for the payee on your account may have been an old address entered several years ago causing the check/payment to be returned to Payveris. Payveris then sends an email directly to you that the check/payment has been returned due to a bad address. (continued on pg. 2)

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Loan Rates & Terms advertised are based on approved credit.

Questions About Our New Bill Pay??? continued...

Most situations have been corrected by doing the following - If you have a payee that was converted to a paper check, you can delete that payment and enter it as a new payment with your updated information from your most current statement. If an electronic option is available this should correct the problem and convert it back to electronic. However, there are some payees that were electronic that do not have the electronic option currently available. Most of these include local payees such as utilities and medical payments, etc. We are working with Payveris to make more electronic payees available.

Please contact the Credit Union if you have
any questions or need assistance
325/653-1465 or 800/749-1465

D.E.S.K. Golf Tournament

Monday, July 25th
San Angelo Country Club
Lunch - noon provided by
J-Bar Meats
Tee Time - 1:00 pm



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

D.E.S.K. - Donate Educational Supplies for Kids

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.



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.

\$ 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 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 easy, secure way to shop online!

\$ Omnishield eGuard – 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

Rates and terms based on approved credit.

* See <https://1cfcu.org/wp-content/uploads/2018/10/2018-1026-Credit-Card-disclosure.pdf> for complete disclosures

NEW 1st Community FCU Business & Mortgage OPEN NOW!

Exciting News! We have outgrown our current Wildewood facility and were fortunate to be able to purchase the former Shannon building at 4141 College Hills Blvd., San Angelo, across the street from our Wildewood location.

The new facility houses both our Business and Mortgage departments to provide easier access for all your Business and Mortgage lending needs!



Now Offering Business / Commercial Services!

**We have the experts to meet your
Business Needs**

Services

- Checking
- Merchant Services
- Payroll Services
- Commercial Insurance
- Robust Online Services 24/7

Business Loans

- Interim Construction for Builders
- Commercial Real Estate
- Working Capital
- Vehicles
- New/Used Machinery or Equipment
- Unsecured or Credit Cards
- SBA Loans

**Come visit our new
Business / Mortgage Center!
4141 College Hills Blvd**



**Contact us at
(325) 224-3737
or bizinfo@1cfcu.org**



Great Rates & Flexible Terms:

- Mortgage Loans
- Home Equity Loans
- Home Improvement Loans
- Lot Purchase Loans for Future Homes
- Interim Construction Loans for Custom Homes



*Voted Best Credit
Union for the past
23 years and
Best Mortgage
Company in
San Angelo!*



**3505 Wildewood Dr
Goodfellow AFB • 620 W 29th**

**Also in Midland • Eldorado • Ballinger • Fort Stockton • Crane
(325)653-1465 www.1cfcu.org (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.
- See our 1CFCU Fees Schedule at 1CFCU.org for applicable fees for payments utilized through Debit or 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

Business & Mortgage Center

4141 College Hills Blvd.

Lobby: M-F 9:00-5:00

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

Brenda Conner.....Member

Nancy Klobouchnik.....Member

Kathleen Prince.....Member

Rudi Wallace.....Member

SUPERVISORY COMMITTEE

Mical Boness.....Chairwoman

Lisa Elsass.....Secretary

Brett Lang.....Member

Jackie Swanson.....Member

We Will Be Closed:

Monday, July 4 in

observance of

Independence Day

Monday, September 5 in

observance of

Labor Day

Employee of the Quarter - Natalie Bradbury

Natalie Bradbury, a Member Service Representative at our San Angelo offices, has been chosen as Employee of the Quarter. Natalie started with 1st Community in August of 2019. Her primary responsibility is assisting members with their deposit and loan account needs. Natalie loves her co-workers and working for 1st Community, providing the best service possible to our members. On her off time, she enjoys gardening, cooking and board game nights with her 2 sons. Natalie is proud to work for 1st Community FCU. Congratulations Natalie!



Become an Arnio "Super Saver" Today We Make Savings FUN & Easy!

All NEW Arnio "Super Saver"

Kids Birth thru 12 receive:

**a tshirt, passbook, pencil, ruler, sticker &
a Super Saver Arnio Dillo Certificate.**

Every \$5 an Arnio member deposits earns them one Dillo Dollar, good to spend at the Arnio 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)



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.

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



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



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

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 May 31, 2022	
Assets.....	\$363,843,069
Loans	\$233,541,030
Deposits ...	\$318,330,112
Members.....	22,596