

HORIZONS

January 1, 2023

Annual Meeting & Election of Officials

Monday, February 6, 2023

**Online at 3:00 pm CST and available until
Midnight so Everyone Can Participate**

The Credit Union has set Monday, February 6, 2023, as the date for the 70th Annual Meeting and Election of Officials. The meeting will be the same pre-recorded virtual format again this year after the great successes of the last two year's meetings, allowing members from all over the world to participate in the meeting. All members will be able to view the meeting any time beginning at 3:00 pm CST and ending at midnight on February 6th. Those members who log in during that time period, and are in good standing with the Credit Union (which includes having the minimum \$25 par value on deposit in your Savings/Share account), are eligible for the drawings for cash door prizes to be deposited to your accounts. Only one entry per member number will be allowed for the drawings. 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 log in to the Annual Meeting on February 6th, along with the agenda, the minutes from our 2022 Annual Meeting, the Nominating Committee's report on the nominees to serve on the Board of Directors, and the 2022 Annual Reports will be provided at 1cfcu.org/AnnualMeeting as soon as the financials are available, but at least by January 20, 2023. 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, 2023, 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 6th will not be eligible for the cash door prizes.

There are three current vacancies to serve on the Board of Directors - each for a three-year term beginning February 6, 2023. Elected officials are volunteers and receive no compensation for their service. They are legally responsible/liable for the fiscal integrity of the Credit Union and compliance with Federal law. The Nominating Committee submitted the following candidates for each of the open positions. Since no additional candidates were submitted by petition by November 1, 2022, there will be no additional nominations accepted.

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 6th, 2023, at 3:00 pm CST.**

**Thank you for contributing to the success of
Your Credit Union!**

2023 Board of Directors Nominees -



Bob Brewer (Incumbent)

Bob Brewer is the retired Executive Director of Rio Concho Communities, a previous Base Commander of Goodfellow AFB, and has served on the Credit Union Board of Directors for 20 years giving him over 50 years experience in financial matters. Brewer has completed the 24 segments of credit union volunteer study and he is currently serving as the Chairman of Board and hopes to continue serving all the members of the Credit Union in a fiscally responsible manner. (see additional candidates - continued on pg. 2)



SPECIAL

JUMBO TERM SHARE CERTIFICATE

3.25% APR*

3.30% APY**

7 Month Term | Minimum \$100,000



* APR - Annual Percentage Rate.

** APY - Annual Percentage Yield. APY accurate as of 12/28/22.

Dividends are compounded and credited monthly back into the certificate on the last day of the month.

Minimum balance to open \$100,000.

Term of the share certificate is 7 months.

No additional deposits may be made to the Certificate other than the dividends earned.

Early withdrawal penalty is the loss of dividends earned for the month of the withdrawal.

This certificate will not automatically renew at maturity.

This is a limited time offer. Federally insured by NCUA.

Privacy Notice

A copy of 1st Community FCU's Privacy Policy, concerning how your personal data is used, can be found on our website www.1cfcu.org under the Disclosures / Policies tab at the top of the home page. The policy itself is titled Privacy Notice (effective 3-20-19). If you have any questions or would like a copy of the policy mailed to you, please contact the Credit Union at 325/653-1465 or 800/749-1465.

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

2023 Board of Directors Nominees continued...



Brenda Conner (Incumbent)

Brenda Conner is currently a member of the Board. Brenda has extensive knowledge of 1st Community's overall operations from serving as Internal Auditor and then SVP of Special Projects for 1st Community. After retiring from the Credit Union, Brenda joined our Supervisory Committee in 2016 and was elected Chairman. She is a past CEO of a credit union in the Lubbock area. She is knowledgeable of all aspects of the credit union industry to include NCUA Rules & Regulations and auditing. Brenda would like to continue to share the knowledge and experience afforded to her in support of the Credit Union.



Raul Lopez (Incumbent)

Raul Lopez is retired both as an Air Force Deputy Base Commander at Goodfellow AFB and a Senior Aerospace Instructor for JROTC at San Angelo Central High School. He served 10 years as a member of our Supervisory Committee before joining the board in 2013. Raul has his Masters in Executive Development in Public Services. He has completed the 24 segments of credit union volunteer study and he is currently serving as the Board Secretary. He believes his past experience and knowledge will help him support the future growth and stability of the Credit Union while keeping our members first.

Your Account Security is a Priority with Us!

We all know fraud is rampant all around us. Help us Protect YOU!!!

The Credit Union spends countless hours and large amounts of money to provide 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 protect yourself from becoming a victim. Per our Account Agreement with you -

"You agree to remain vigilant for phishing and other fraudulent scams and notify us promptly if you become aware of or suspect fraudulent activity involving your identity, your Accounts, or the Credit Union. If you fail to exercise reasonable care to protect your identity and safeguard your accounts, we will not be liable unless required by law." 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 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:

- **Be sure the Credit Union has your correct cell phone number on your account** so that we can call you or send you alerts/messages if something unusual happens on your account. The faster we are able to contact you, the quicker we can act to help protect you.

- **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, 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** - Just click on the More button at the bottom of the screen, then eAlert Subscriptions, and then choose the specific alert(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 to protect it from unauthorized use or if the card is lost. It's fast and easy to turn the card off for your security and then on when you are ready to use it.

- **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. Remember the Credit Union will never send personal or account information via unsecured email.

- **Don't open unsolicited/unexpected emails** - 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 credit 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.

1st Community's VISA Rewards will pay you up to 2% Cash Back as a Reward for Your Relationship with the Credit Union.

Why is 1st Community's VISA Rewards program better for you?

- Up to 2% cash back on your net spend annually
- No rotating rewards categories.
- No minimum spend to earn cash back rewards.
- No maximum limit to your cash back reward.
- It is actually posted back as a credit to your 1CFCU VISA Rewards card on November 1st each year making it immediately available for your spending.
- Just simply earn up to 2% cash back on every transaction every time you swipe your 1CFCU Rewards Credit Card.

The difference in you earning 1%, 1.25%, 1.5% or 2% of your net spend each month depends on the following. The more business you do with the Credit Union, the Higher your Reward.

- Length of Account / Membership with the Credit Union
- Deposit, Loan & Credit Card balances
- Number of Credit or Debit Card transactions
- Active Checking, Loan or Credit Card accounts
- Direct Deposit and/or ACH Transactions
- IRA and/or Money Market accounts
- Your Credit score
- Self Service Options – Online Banking & Audio Response

Our computer system monitors all activity on your account to determine your Rewards level for each prior month and then calculates the total to be paid on November 1st. VISA Rewards members begin earning immediately, but remember the credit card must still be active to be paid your rewards on November 1st each year. No rewards will be paid on closed accounts. For other great details about 1st Community VISA and VISA Rewards credit cards please see below.



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

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 9:00-1:00 & 2:00-5:00
Drive-Thru & Front Kiosk:
M-F 8:00-1:00 & 2:00-5:00

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 Kloboucnik.....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, January 2nd in
observance of New Year's Day**
**Monday, January 16th in
observance of
Dr. Martin Luther King, Jr. Day**
**Monday, February 20th in
observance of Presidents' Day**

Employee of the Quarter - Bonnie Born

Bonnie Born, our Mortgage Loan Officer, has been chosen as our Employee of the Quarter. Bonnie has been with 1st Community FCU since March of 1998. She loves working with her members and helping them achieve their financial dreams. She has served on the Board of Directors for the Homebuilders Association since 2016 and was just elected for 2 more years. Bonnie loves promoting the Credit Union by volunteering for many events that 1st Community sponsors. In her time off she enjoys spending time with family and friends. Congratulations Bonnie!



Celebrating Our Arnie Dillo Christmas

Due to positive responses we will once 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. Postcards have been mailed out to each Arnie member so come see us during Christmas break.

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. 7.00% APR (\$86.54 per \$1000 financed)
- \$ 5,001 - \$10,000 Max. 18 mos. 7.75% APR (\$59.03 per \$1000 financed)
- \$ 5,001 - \$10,000 Max. 24 mos. 8.50% APR (\$45.46 per \$1000 financed)



Rates & Terms Subject to Change



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 \$\$\$

NEW, USED, OR REFINANCED

#1 LOCAL AUTO LENDER



**1st 1st Community
Federal Credit Union**
www.1CFCU.org
(325)653-1465

Membership eligibility and credit approval required

**We are the #1 Local Auto Lender
in the Concho Valley**

Come by, give us a call or apply online at <https://1cfcu.org/loan-rates/>. Rates and terms are based on approved credit. Members - maybe you aren't looking for an auto loan, but what about your family and friends? We have money to lend!

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, 2022	
Assets.....	\$362,710,889
Loans.....	\$258,341,330
Deposits.....	\$314,975,557
Members.....	22,893