

HORIZONS

July 2023

New FREE "Find a Vehicle" Makes Shopping & Pre-Approval EASY!



Now you can search for a vehicle 24/7 online at www.1cfcu.org OR from our 1CFCU app FREE 24/7! Use our **Find A Vehicle** tool for a safe and secure way to shop for your next vehicle!

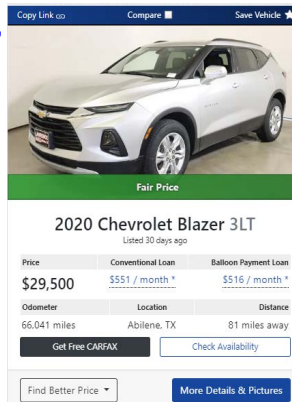
We use patented technology that protects our users from digital tracking - keeping your personal information from being sold to 3rd parties and preventing annoying spam emails and phone calls!



With **Find a Vehicle**, you get:

- More options! You can apply online for a conventional or auto balloon loan to save you time and money.
- More Search Availability! Search ANYWHERE for autos, motorcycles, boats, powersports, RVs and even golf carts!
- FREE Payment Simulator to estimate your monthly payments!
- FREE Research tools help you make the best purchase possible, including financial calculators, safety ratings, vehicle valuations, virtual test drives, and FREE* CARFAX vehicle history reports. (*Most autos listed in our inventory have free CARFAX reports)
- Use the "Find Better Price" feature to search for ANY car ANYWHERE across the country!
- Create a FREE user account to save all your vehicle searches!
- FREE My EZ Car Care benefits are coming soon for 1CFCU auto loan members to include: mobile glove box which records service records and mileage details, auto service and repair discounts, travel discounts on movie, concert, and amusement park tickets, hotels, resorts, auto rentals.

Find A Vehicle is available FREE to both 1st Community members and non-members alike, so share it with your friends. We want everyone to take advantage of the new, safe, and fun way to shop for your next vehicle! Try a FREE search today! You never know what you might find.



TERM SHARE CERTIFICATE SPECIALS

NCUA

4.94% APR*
5.05% APY**
7 Month Term | Minimum \$5,000

3.96% APR*
4.03% APY**
13 Month Term | Minimum \$50,000

* APR - Annual Percentage Rate

** Annual Percentage Yield

- 4.94% APR *
- 5.05% APY**
- Term of the share certificate is 7 months
- Minimum balance to open is \$5,000

- 3.96% APR *
- 4.03% APY**
- Term of the share certificate is 13 months
- Minimum balance to open is \$50,000

Additional Disclosures for Term Share Certificate Specials:

* APR - Annual Percentage Rate.

** APY - Annual Percentage Yield. APY accurate as of 06/28/23.

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

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

Early Withdrawal Penalty - The forfeiture of 90 days dividends will be deducted from the principal whether earned or not. No partial withdrawals allowed.

These certificates will not automatically renew at maturity.

This is a limited time offer.

Federally insured by NCUA

Why is it IMPORTANT for YOU to Read Our Newsletter?

1st Community uses our quarterly newsletter for many reasons. We use it to notify you of:

- 1) any important changes affecting both your deposit and loan accounts at the Credit Union;
- 2) any loan or deposit specials available to you;
- 3) important information concerning educational tools to help protect your money from fraud;
- 4) opportunities through the Credit Union to make the most of your hard-earned money.

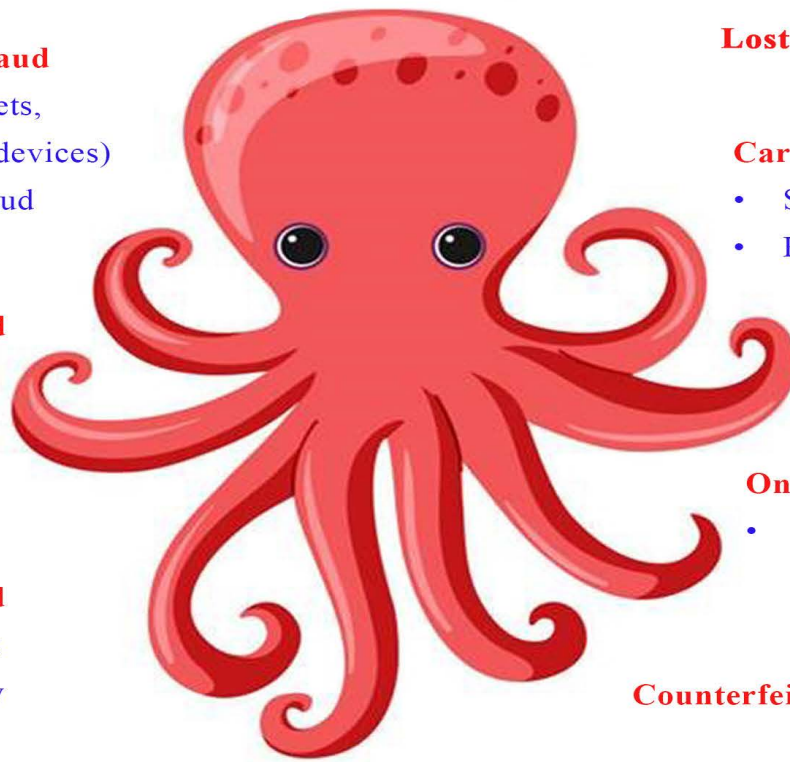
We appreciate your membership in 1st Community and we hope you share your Credit Union with your friends and family.

IN THIS ISSUE:

1CFCU Safety & Soundness of YOUR Deposits.....	p. 3
Auto Balloon - Drive More Car & Lower Your Payment.....	p. 3
Auto Loans - New, Used & Refinanced.....	p. 4
Debit and Credit Card Fraud.....	p. 2
D.E.S.K. Golf Tournament.....	p. 4
Employee of the Quarter.....	p. 4
FREE Find a Vehicle.....	p. 1
Insurance - Auto * Home * Life * Commercial.....	p. 4
Holidays, Locations & Hours.....	p. 4
Personal Loan Special.....	p. 4
Skip-a-Payment.....	p. 3
Term Share Certificate Special.....	p. 1
Statement Changes.....	p. 4
Why is it Important for You to Read Our Newsletter.....	p. 1

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

The Many Arms of Card Fraud



Account Takeover Fraud

(thru pcs, laptops, tablets, phones or other smart devices)

- Online Banking Fraud
- Mobile App Fraud

Money Transfer Fraud

- Cash App
- Venmo
- PayPal
- Cryptocurrency

Card Skimming Fraud

- Skimming devices at point-of-sale like pay at the pump
- Skimming devices on ATMs

Lost/Stolen Card

Card Not Present Fraud

- Stolen card information
- Key entered information

Travel Alert Fraud

Online Fraud

- Visa 3D Secure or Mastercard Secure Code Fraud

Counterfeit Card Fraud

What Can You and 1st Community Do To Help You Prevent Card Fraud?

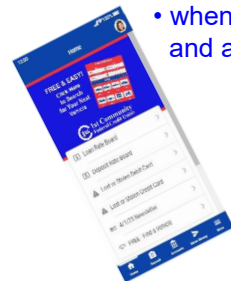
1st Community wants to help protect you and your money. Here are some tips to help protect you from debit or credit card fraud.

- **Make sure the Credit Union has your correct phone number and email address.** 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.
- **When traveling 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.
- **Watch for Fraud Alert text messages and emails** that can notify you something unusual is happening on your account. These Alerts could also come as a phone call from a number you aren't familiar with. If you don't answer the call, at least listen to the message. Our Fraud Alert service will always leave a message.
- **Never give out your card number or PIN** to anyone that is not authorized on your account.
- **If you've lost your card, believe it may be stolen, or you feel someone has accessed your card information,** call the credit union as soon as possible - 325/653-1465 or 800/749-1465 or our 24 hour service 833/933-1681.
- **Always check card readers** to make sure they haven't been tampered with or a card skimming device or camera device hasn't been installed over the regular gas pump, ATM or other merchant card reader device. Visually look at it and make sure it's secure.

- **Check your accounts periodically** - online daily is best. Don't wait for your statement. It's FREE and easy to login to your account online 24/7. You are the only one who can verify your transactions. Report any suspicious transactions on your account immediately. We have added the last 4 digits of your card number to each transaction description to make it easier to determine which card was used if there are multiple cards on your account.

- **Download our 1CFCU app and manage your cards** right at your fingertips. **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. Remember - if you have any automatic payments set up on your debit or credit card number, they will not process if the card is locked.

- **Set up eAlerts on your account on our app** to notify you of debit and/or credit card transactions. You can customize it to alert you on your Checking or Savings accounts when:
 - an account reaches a certain balance;
 - when a deposit or withdrawal occurs on an account;
 - when an ACH transaction hits your account; and also
 - when a loan payment is due;and all eAlerts have options to fit your needs.



eAlert subscriptions can be found by clicking on the hamburger button - (the 3 lines in the bottom right corner of the home screen).

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

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 or through our 1CFCU app 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 are making the payment automatically by ACH, Automatic Draft, or by Bill Pay service you will need to contact the originating financial institution to Stop Payment for the payments you wish to skip and to restart your payment after the payment skipped.

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.

**Drive More Car
& Lower Your Payment**



**Our Balloon Gives YOU Choices
& 4 Options at the End!**

1. Walk Away Option - Turn in the vehicle as a collateral satisfaction of your final balloon payment.
2. Trade In - Trade vehicle in at dealership when purchasing your next vehicle.
3. Sell - Sell the vehicle, payoff your final loan balance from the proceeds and pocket the rest.
4. Refinance - Refinance the final loan balance.

If you have questions or want to learn more about 1st Community's Balloon Loan Option - please give us a call at 325/653-1465 or 800/749-1465

**The Safety and Soundness of Your Deposits
in 1st Community Federal Credit Union
are Important to Us!**

We are aware and understand member's concerns about the safety of your deposits at the Credit Union after news of recent bank failures.

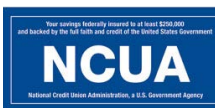
The Safety and Soundness of the Credit Union and Your Deposits are of utmost importance to the Officials, Management and Staff of 1st Community Federal Credit Union. 1st Community is considered "well capitalized" by the National Credit Union Administration (NCUA). 1st Community also received another excellent 5-Star rating from Bauer Financial. Bauer Financial has been rating banks and credit unions since 1983 and their creed is "no institution pays for its rating, nor can they elude it".

The National Credit Union Share Insurance Fund (NCUSIF) was created by Congress in 1970 to insure members' deposits in federally insured credit unions. Each credit union member has at least \$250,000 in total coverage. Administered by the NCUA, the Share Insurance Fund insures individual accounts up to \$250,000. Additionally, a member's interest in all joint accounts combined is insured up to \$250,000. The Share Insurance Fund also separately protects members' IRA accounts up to \$250,000 and provides additional coverage for members' trust accounts. The Share Insurance Fund has the backing of the full faith and credit of the United States. Credit union members have never lost even a penny of insured savings at a federally insured credit union.

In addition to the insurance provided by the NCUSIF, 1st Community FCU provides our members with private insurance coverage through the Excess Share Insurance Corporation (ESI) that duplicates the coverage amounts provided by the NCUSIF. In essence doubling all the amounts of insurance protection as indicated above on your accounts at 1st Community FCU.

See www.1cfcu.org/safety-and-soundness/ for links to:

- the National Credit Union Share Insurance Fund webpage;
- the NCUSIF Share Insurance Estimator calculator. Remember to double any coverage amount due to the Credit Union's additional private insurance coverage through ESI; and
- Bauer Financial's website



D.E.S.K. Golf Tournament

**Monday, July 24th
San Angelo Country Club
Lunch - noon provided by
J-Bar Meats
Tee Time - 1:30 pm**



Player only - \$130
Player with Hole Sponsor - \$250
Hole Sponsor (no Player) - \$130
plus \$20 per player for mulligans & ball tosses
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

Locations & 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

Carol Watkins.....Vice Chairwoman

Raul Lopez.....Treasurer

Brenda Conner.....Secretary

Mical Boness.....Member

Dale Carr.....Member

Nancy Kloboucnik.....Member

Kathleen Prince.....Member

Rudi Wallace.....Member

SUPERVISORY COMMITTEE

Michelle Murray.....Chairwoman

Lisa Elsass.....Secretary

Shani Jo Jordan.....Member

Brett Lang.....Member

Jackie Swanson.....Member

We Will Be Closed:

Tuesday, July 4th in

observance of

Independence Day

&

Monday, September 4th in

observance of

Labor Day

Employee of the Quarter - Jordan Penha

Jordan Penha, one of our Senior Tellers, has been chosen as our Employee of the Quarter. Jordan started with 1st Community FCU in August of 2020. He enjoys working with his members and helping them in any way he can. Jordan enjoys volunteering for any events that 1st Community sponsors and is always looking for ways to help promote the credit union. Jordan was born and raised in San Angelo, so he loves helping build the community when possible. In his personal time off he enjoys spending time with family and friends, playing basketball, and personal training. Congratulations Jordan!



New Statement Features

You can now see the last 4-digits of the card number used in your transactions along with descriptions of the merchant type to help you better identify transactions on your accounts with multiple cards. This new feature started with your April 2023 transaction statements available on May 1st, The last 4-digits of either your debit or credit card numbers appear on both your regular 1CFCU account statements and your 1CFCU credit card statements. The first example below is from a regular statement and the second is for a credit card statement.

5/02/23 POS/WDR 312289059642 **5284 : Restaurant \$3.98- \$3,661.38
NNT POPEYES 118 SAN ANGELO TX 202 N ABE

May 05 May 05 **3290 : Transportation WM SUPERCENTER #7281 SAN ANGELO, TX \$30.99

The last 4-digits of the card number are also in the transaction history online and in the app.

Personal Loan Special for ANY Purpose

Vacation, Hunting, Bills, Credit Cards, Tuition, Holidays, Taxes, Home Improvements, Medical...

\$ 0 - \$10,000 Max. 12 mos. 9.00% APR (\$87.47 per \$1000 financed)
\$5,001 - \$10,000 Max. 18 mos. 9.75% APR (\$59.96 per \$1000 financed)
\$5,001 - \$10,000 Max. 24 mos. 10.50% APR (\$46.39 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 May 31, 2023

Assets.....\$365,917,135
Loans.....\$270,046,190
Deposits.....\$316,084,901
Members.....23,103