

# HORIZONS

July 2024

## 1CFCU Critical Member Text Alerts Are Working to Help Notify You of Issues Concerning Your 1CFCU Accounts

The Credit Union has been using critical account alerts through text messaging to more effectively communicate with you, our member.

Please do not "STOP" these alerts as it is the best way to reach you if an issue arises concerning your account. We have certain rights and responsibilities to our members, but if you "STOP" these alerts and our alert could have avoided a loss to you, we may not be responsible for the loss.

Remember, you have the best knowledge of what is authorized on your account. We are currently sending out the following alerts, with more to come.

- Loan/Credit Card Alerts when a payment is past due and also a reminder of when a payment is coming due.
- Account Change Alerts to notify you of changes to your account's contact information like address, phone number, change in password, bill pay enrollment, or email address.
- Card Alerts letting you know a debit or credit card is issued.
- General Account Alerts to notify you that your account is below par, is inactive or in risk of becoming dormant.

In many of our alerts, we have added the option for you to text back a response to get more information regarding the alert and how to resolve the issue or who to contact.

Phase two covers adapting text messaging so we can offer a quick and efficient means to communicate in other ways with you. 1st Community uses state-of-the-art technology to protect your data. However, hackers can hack your computer or purchase your personal information on the dark web allowing them to impersonate you. Your cell phone is the best defense for thwarting hackers, as we will now be able to reach out to you in real-time versus us sending you an email you may not read for several days. Essentially, we are adding another layer of protection by notifying you more quickly if we identify an issue. If you receive an alert and do not recognize the activity described, please contact us immediately. You have the best knowledge of what is authorized on your account.

Below are the numbers 1st Community Federal Credit Union will be using to communicate with you by text:

- 325/274-4026 – Account Alerts
- 325/399-4249 – Business Services
- 325/345-4663 – Mortgage Lending
- 325/399-9476 – Accounting
- 325/274-4025 – Collections
- 325/884-6928 – Marketing
- 325/345-5626 – Consumer Lending
- 325/399-9131 – Fraud Department
- 325/777-8398 – Member Services

More than ever before in this world of money moving instantaneously, it is critical that we have a way to reach you if we identify an issue with your account. If you change your cell phone number, please notify us immediately. If you have multiple accounts with the same cell phone number, you will

(continued in next column...)

receive alerts for all these accounts. If you have a text enabled work number or landline on file with us, you will receive text alerts to this number as well. Please contact us and we can remove these from our texting database.

Fraud is rampant!! Think twice before you respond to someone who is asking for your account or personal information. **We will NEVER contact you unsolicited and ask you for your account number, user ID or login, password, challenge questions, code word, PIN or address.** The Credit Union already has your information. We will never text you and request information about your account with us - we already know about you. For your protection, we do not respond with names, balances, account numbers or any other sensitive information via text.

If you receive a questionable text appearing to be from the Credit Union, please call us at the phone numbers you know 325/653-1465 or 800/749-1465 before you respond. It is better to be safe than sorry.

### 1ST COMMUNITY FEDERAL CREDIT UNION TERM SHARE CERTIFICATE SPECIALS

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

**5.37%** Dividend Rate  
**5.50% APY\*\***  
7 Month Term | Minimum \$100,000

**3.96%** Dividend Rate  
**4.03% APY\*\***  
13 Month Term | Minimum \$50,000  
\*\* Annual Percentage Yield

NCUA

4.94% Dividend Rate	5.37% Dividend Rate	3.96% Dividend Rate
5.05% APY**	5.50% APY**	4.03% APY**
Term - 7 months	Term - 7 months	Term - 13 months
Minimum Balance to Open \$5,000	Minimum Balance to Open \$100,000	Minimum Balance to Open \$50,000

#### Additional Disclosures for Term Share Certificate Specials:

- \* APY - Annual Percentage Yield. APY accurate as of 06/26/24.
- 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

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**Thank You for Using YOUR Credit Union!**

**Any Loan 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 or Stolen Card

## Counterfeit Card Fraud



## Card Not Present Fraud

- Stolen card information
- Key entered information

## Travel Alert Fraud

## Online Fraud

- Visa 3D Secure or Mastercard Secure Code Fraud

## Romance Scams

- Beware of anyone you meet online that you never met in person, especially if they ask you to send them money or deposit items from them in to your account.

**REMEMBER- you are responsible for any items you deposit in to your account and money sent out by bankwire is gone as soon as the wire is sent out.**

## What Can You and 1st Community Do To Help 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** notifying you something has changed or something unusual is happening on your account. These Alerts could come 1) as a text or email directly from the Credit Union or 2) a text or phone call from our card services provider 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. Call the Credit Union if you have any questions.
- **Never give out your card number or PIN** to anyone that is not authorized on your account.
- **Watch out for people or situations that sound too good to be true - you will not win a lottery that you never entered. If you do win something in a drawing you did enter, you should not have to pay anything to receive your prize - DO NOT give them your debit card number or account information.**
- **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.

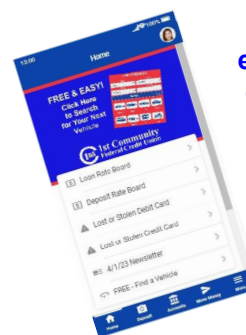
• **Check your accounts frequently** - online daily is best. Don't wait for your statement. It's FREE and easy to login to your account online 24/7. You are the only one who can verify your transactions. Report any suspicious transactions on your account immediately. We have added the last 4 digits of 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).

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



**1st Community FCU Paid Out over \$61,000.00 to Our VISA Rewards Members Last November Find Out How YOU Can Earn Rewards... 1CFCU's VISA Rewards will Pay YOU up to 2% CASH Back Rewards for Your Relationship with Us**

**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 rewards
- 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.

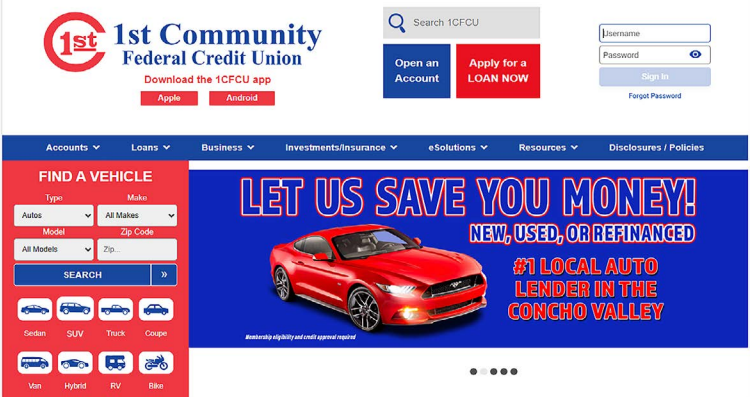
The more business you do with the Credit Union, the Higher your Reward. The difference in you earning 1%, 1.25%, 1.5% or 2% of your net spend each month depends on the following:

- 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 check out <https://1cfcu.org/credit-cards/>.

**FREE "Find a Vehicle" Makes Shopping, Comparing and Finding that Perfect Vehicle & Even Your 1CFCU Loan Pre-Approval EASY on our app or at [www.1cfcu.org](http://www.1cfcu.org)**



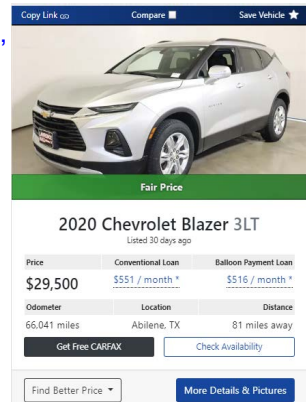
Now you can search for a vehicle 24/7 online at [www.1cfcu.org](http://www.1cfcu.org) OR from our 1CFCU app FREE 24/7! Use our Find A Vehicle tool for a safe and secure way to shop for your next vehicle!

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.



**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. 8:00 - 12:00

**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**

Lobby: M-F: 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

**121 N. 8th - Ballinger, TX**

Lobby: M-F 9:00-1:00 & 2:00-5:00

**800 W. Dickinson -  
Fort Stockton, TX**

Lobby: M-F: 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:**  
**Thursday, July 4th**  
**Independence Day**  
**Monday, September 2nd**  
**Labor Day**

**Employee of the Quarter - Leslie Lopez**

Leslie Lopez, a Senior Collector in our Special Assets Department at our Wildewood office, has been chosen as Employee of the Quarter. Leslie started with 1st Community in March 2008 and has worked in several departments of the Credit Union. She started as a Teller, then moved to Telecommunications and was promoted in 2011 to the Special Assets Department, she was then promoted to Senior Collector of the Special Assets Department in July of 2023. She feels blessed to be a part of the Credit Union and to help serve our members. During her free time Leslie enjoys spending time with her family, traveling and visiting new places, she also finds time to relax while perfecting her crafting skills. Congratulations Leslie!



**Drive More Car & Lower Your Payment**

**Our Balloon Loans Give You 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



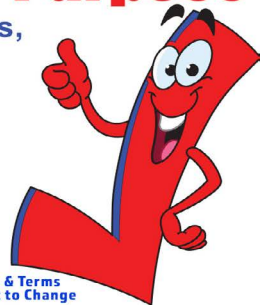
**Personal Loan Special for ANY Purpose**

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, 1st Community FCU, 3505 Wildewood Drive, San Angelo, TX 76904.

**STATISTICALLY SPEAKING...**

as of May 31, 2024

Assets.....\$388,098,648  
Loans.....\$284,461,997  
Deposits.....\$333,849,841  
Members.....23,694