

HORIZONS

January 2025

Annual Meeting & Election of Officials

Monday, February 3, 2025

Read below for Important Details about this year's meeting format...

This year's Annual Meeting will again be an in-person meeting like last year, as required by our Federal Credit Union Bylaws. As we did in 2024, those attending the meeting will simply view a pre-recorded version of the 2025 Annual Meeting minutes and reports along with the results of the Nominating Committee's Board of Director's nominations. There will be no refreshments served or door prizes awarded at the in-person meeting.

Please see details further down on how members will be able to view the video online after the in-person meeting. We believe this format offers the most inclusive opportunity for all interested 1CFCU members, who are in good-standing, to learn more about YOUR Credit Union. As we did last year, all cash door prizes will be awarded by random drawing from the entire membership who are in good-standing, with the winnings being deposited by the next day to all the winner's Share/Savings accounts.

The in-person meeting will be held at 1st Community FCU's Business & Mortgage office located at 4141 College Hills Blvd., San Angelo, Texas on Monday, February 3, 2025, at 10:00 am CST. Our Federal Credit Union Bylaws require a minimum 15 member in-person quorum for the meeting. Due to the limited space, any member wishing to attend in person should contact Vicki Loso, SVP-Marketing & Member Services, by phone 325/224-3607 or email vloso@1cfcu.org by January 15, 2025, to reserve one of the 30 spots available for in-person member attendance.

A reminder about the Annual Meeting on February 3, 2025, along with the Agenda, the Minutes from our 2024 Annual Meeting, the Nominating Committee's report on the nominees to serve on the Board of Directors, and the Annual Reports from the Chairman, Treasurer, Supervisory Committee, and the President of the Credit Union will be provided at www.1cfcu.org/2025-Annual-Meeting/ as soon as the financials are available, but at least by January 20, 2025. The reports will also be available in hard copy by request in person at any office, by phone, by mail, or email. Should you have any questions, please contact the Credit Union no later than January 30, 2025, 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 to view on our website at www.1cfcu.org/2025-Annual-Meeting/ for at least 30 days after the meeting.

Nominations for Members to Serve on the Board -

The Nominating Committee's responsibility is to nominate at least one candidate for each board vacancy. The Nominating Committee has submitted the three candidates listed to the right for nomination for the three current vacancies to serve on the Board of Directors - each for a three-year term beginning in February, 2025.

Dale Carr (Incumbent)



Dale Carr has been serving as a member of the Board of Directors since 2020, and is currently serving on the Facilities Committee. Dale previously served as a member of the Credit Union's Supervisory Committee. He has been a member of the Credit Union since 2011. Dale was previously Head Football Coach for Angelo State University and is now the owner of 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 has been serving as a member of the Board of Directors since 2008, and is currently serving on the Policy Committee. Nancy has been a member of the Credit Union since 2000. She is a retired instructor from Angelo State University and is currently a tax preparer for H&R Block. She has completed 24 units of the CU Volunteer Study program and is proud to serve on the Board and wishes to grow in membership and expand financial services to our entire community.

Kathleen Prince (Incumbent)



Kathleen Prince has been serving on the Board since 2004, and is currently serving on the Policy Committee. Kathleen is a Junior ROTC Instructor at Central High School and a retired Air Force CMSgt from Goodfellow AFB. Kathleen has been a member of the Credit Union since 1977 and has completed the 24 units of the CU Volunteer Study program. She is proud to serve on the Board to help members find financial stability.

Nominations will not be accepted from the floor since the number of nominees submitted by the Nominating Committee equals the number of positions to be filled and no nominations by petition were submitted to the Nominating Committee by November 1, 2024.

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.

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Any Loan Rates & Terms advertised are based on approved credit.

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 12/2023). 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.

Online Estate Planning Service Now Available!

1st Community FCU is now offering a new online Estate Planning service to you, our members, at an amazing price. Many people cannot afford the cost of having an attorney prepare the types of documents needed to help you protect your wishes for your estate.

This service includes everything a person might need to set up your basic estate planning at a much lower cost than you would have to pay elsewhere, including a plan based on:

- A Will or Revocable Trust
- Financial and Healthcare Powers of Attorney
- Guardianship for Minors
- Optional Final Wishes, HIPAA Waiver
- Estate and Inheritance Visualization
- A "Smart" Document Vault which notifies you which documents need to be re-generated
- Probate Tracking & Optimizer
- Trust Funding Tracker
- Gifting of Sentimental Items and Short "Life Stories"
- Import your financial accounts or input manually
- Estimated federal, state and inheritance tax
- Unlimited changes and more

The service is super simple! If you use Turbo Tax, this estate planning tool works the same way. It asks you a series of questions and then prepares your documents according to how you answered the questions. The service also has a wealth of information including videos, quizzes and FAQs explaining the details about what each type of document is for and how your decisions can affect the future of your estate.

The cost is \$175 for the first year you sign up and create your documents, then only \$39 per year thereafter for your information to be retained on the system and also allowing you to make updates to your documents at any time. You will be required to enter either a debit or a credit card to utilize the service. The card on file will be charged the \$175 when you sign up and then \$39 on your 1-year anniversary, and each anniversary going forward, for maintenance to unlimited updates and changes to documents including, going from a will to a trust and all other features on the platform.

As an added bonus, the system can also save you money if you and your spouse have an uncomplicated relationship where you both have basically the same wishes. If you both choose the same people to serve in the appropriate roles, you are choosing the same beneficiaries, and leaving property to the same people, it can create the documents for both spouses under the same plan. However, if either of you chooses someone different for any of the roles, a separate plan will be required. There can be no changes when taking advantage of the free mirrored option.

To access the service simply go to our website at 1cfcu.org and click on the Resources tab and then the link for Online Estate Planning Service or go directly to <https://app.onedigitaltrust.com/1cfcu/intro/register> and get started with this simple estate planning tool.

Please remember, this is an online service only, provided to you by a third-party as a member of the Credit Union. As with any service, there are disclosures you should review on the site. The service can be cancelled by you at any time, but there are no refunds for any fees that have been paid. Instructions and details are on the site about how to cancel the service.

1CFCU's VISA Rewards will Pay YOU up to 2% CASH Back as a Reward for Your Relationship with Us! Why is our 1CFCU 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.
- All rewards are 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.

Contact the Credit Union today or check out details at www.1cfcu.org and click on Credit Cards under the Loans tab

Hurry! Special TSC Rates Will End Soon!



TERM SHARE CERTIFICATE SPECIALS

NCUA

4.94% Dividend Rate %

5.05% APY*

7 Month Term | Minimum \$5,000

3.96% Dividend Rate %

4.03% APY*

13 Month Term | Minimum \$50,000

* Annual Percentage Yield

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

- 3.96% Dividend Rate
- 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:

* APY - Annual Percentage Yield. APY accurate as of 01/01/25.

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

Texting Expands Again at 1st Community

1st Community is innovating the way we serve you, our members. Our goal is to give you a quick and streamlined way to communicate with us allowing you to gather information about products and services, apply for a loan, receive critical notifications about your account, or report suspected fraud to the Credit Union, via text.

We have been sending out text alerts to let you know critical information about your loans and your deposit accounts. Now we have rolled out reporting fraud on debit card, credit card, and ACH transactions using text. It is fast, simple and can be completed using your cell phone. Members have responded positively overall about receiving texts to help manage their accounts.

Texting Do's and Don'ts

- Please remember, we will NOT request your account number, user ID, password, answers to your challenge questions, account code words, or full social security number via a text or email as a security precaution.
- We will NOT send you a link and ask you to log in to your account using that link.
- Please forward any questionable text messages you receive to our Fraud Department at the Fraud number below.
- Remember - If you are a member, we know who you are when you text us.
- If you ask us to perform a service via a text, we will ask you to send us identification using a secure link to ensure it is you.
- If you change your cell phone number, please notify us immediately.

Need to reach us? Text us. In order to provide you with the quickest and most efficient service, please review our service numbers below and use the corresponding number that best fits your need.

325-274-4026 – Account Alerts – This line is used to send you notifications about the status of your loan, critical changes made to your loan, as well as critical changes made to your account. This line is a critical line for us, as we use it to “Alert” you to things that affect you. You can respond to a text we sent you for further clarification about our notification. 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.

325-399-4249 – Business Services - All questions about business loans or business accounts. We use this line to provide you information, available products and services, and to contact you regarding a loan application. We have an extensive amount of information that can be accessed using our Help menu.

325-345-4663 – Mortgage Lending - All questions regarding mortgage loans. We use this line to answer questions about mortgage loans, the types of mortgage loans we offer, as well as the status of a loan application.

325-399-9476 – Accounting – ACH change notifications and charged-back checks that affect your account balance.

Texting Expands...continued

325-274-4025 – Collections - Unfortunately sometimes borrowers go past due on their loan. This line is used to make contact with members to work out payment arrangements or to reach out to our members.

325-884-6928 – Marketing – information about new or existing products and services that can help you improve your financial well-being.

325-345-5626 – Consumer Lending – due date reminders and communications about pending loan applications.

325-399-9131 – Fraud Department - We use this line for working and reporting lost cards and fraud transactions as well as attempted fraud. This is the fastest and easiest way to connect with us 24/7 and utilize our interactive text back feature to report and file transactional disputes.

325-777-8398 – Member Services - We use this line to communicate with individuals and businesses about membership in the credit union, the accounts we offer, opening new accounts, as well as addressing issues related to our members accounts. Issues include lost or stolen debit and credit cards, fraudulent transactions, attempted fraud, account information changes, or other issues related to your account.

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 receive messages for any account your cell phone number is listed on.

Drive More Car & Lower Your Payment



Our Balloon Gives YOU Choices of Lower Payments & 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.

Apply online at www.1cfcu.org & click Apply Now or to get a quote go to our Balloon Auto Loans page and enter the VIN and vehicle info.

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

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
- Rudi Wallace.....Treasurer
- Brenda Conner.....Secretary
- Mical Boness.....Member
- Dale Carr.....Member
- Nancy Kloboucnik.....Member
- Bill Nikolauk.....Member
- Kathleen Prince.....Member

SUPERVISORY COMMITTEE

- Michelle Murray.....Chairwoman
- Shani Jo Jordan.....Member
- Brett Lang.....Member
- Jackie Swanson.....Member

We Will Be Closed:

Wednesday, January 1st

New Year's Day

Monday, January 20th

Dr. Martin Luther King, Jr. Day

Monday, February 17th

President's Day

Employee of the Quarter - Marisol Gamez

Marisol Gamez, a Senior Teller in San Angelo, has been chosen as Employee of the Quarter. Marisol started with 1st Community in June of 2023, and was promoted to Senior Teller in October of 2024. She is thankful and blessed to work at 1st Community, and appreciates the great hard-working team and also the members she gets to help each and every day. She is a super proud mom of 4 kids, two of which are in the military. She enjoys trying new recipes, crafts with the kids, and camping with the family. Her motto is "savor the moment, one day at a time." Congratulations, Marisol!



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 now through January 6th.

Stay SAFE & Keep SAVING!

Now is a great time to bring your children in to open an Arnie Dillo account to start SAVING!!

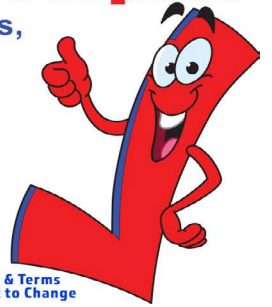
Personal Loan Special for ANY Purpose

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 November 30, 2024

Assets.....	\$399,672,843
Loans.....	\$282,933,692
Deposits.....	\$341,537,816
Members.....	23,607