

# HORIZONS

April 2025

## The 2025 Annual Meeting Was a Success!

This year's Annual Meeting was an in-person meeting as required by our Federal Credit Union Bylaws held on Monday, February 3, 2025, at 10 am at the 1CFCU Business & Mortgage Center at 4141 College Hills Blvd., San Angelo, Texas.



Robert "Bob" Brewer  
Chairman

The meeting was an in-person meeting like last year, with a minimum of 15 members attending, as required by our Federal Credit Union Bylaws. As we did in 2024, those attending the meeting viewed a pre-recorded version of the 2025 Annual Meeting including minutes and reports, along with the results of the Nominating Committee's Board of Director's nominations. There were no refreshments served, or door prizes awarded, at the in-person meeting. The pre-recorded Annual Meeting video, along with the 2024 Annual Meeting minutes and 2024 year-end reports are now available for viewing at <https://1cfcu.org/2025-annual-meeting/> at least until July 31, 2025.

Cash door prizes were awarded after the meeting by a computer-generated random drawing from the entire membership, who were in good standing, with the winnings being deposited to all the winners' Share/Savings accounts on February 5, 2025.

A list of 1st Community's 2025 Board of Directors and Supervisory Committee members can be found on page 4 of this newsletter.

***Thank you for your membership in the Credit Union.***

**Hey High School and College Graduates!**  
**Want to see yourself on one of our Electronic Billboards?**  
**Watch our Facebook page for details.**

We want to help celebrate our members who are 2025 Spring Graduates. If you are a 1CFCU member and are graduating from high school or college and would like to be featured on one of our jumbo digital billboards (in San Angelo, Eldorado, Crane, Fort Stockton or Midland), please email [graduate@1cfcu.org](mailto:graduate@1cfcu.org) for more information.



## Audit Notification

**As a part of our annual opinioned audit, Doeren Mayhew, CPAs will randomly select members to confirm your deposit or loan balance at the Credit Union. If you are not sure of the correspondence or have concerns about answering the request, please contact the Credit Union's Compliance Officer at 325/224-3615.**

## Prepare for Life's Journey

**Check out our Online Estate Planning Service and make a plan for:**

- A Will or Revocable Trust
- Guardianship for Minors
- Financial & Healthcare POA
- Probate Tracking & Optimizer
- Plus so much more!



**1st Community**  
Federal Credit Union

[www.1CFCU.org](http://www.1CFCU.org)

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

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

**Online Estate Planning Service...** continued from pg. 1 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 [www.1cfcu.org](http://www.1cfcu.org), click on the Resources tab and then click 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.

## Drive More Car and Enjoy a Lower Payment

*Ask a Loan Officer Today to See if  
an Auto Balloon Loan is Right for YOU!*



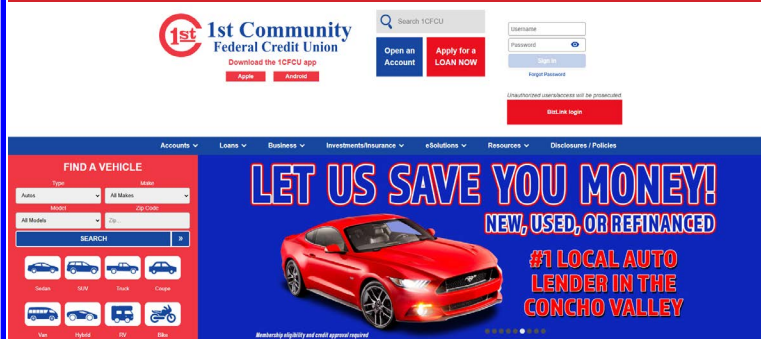
## Our Balloon Gives YOU Lower Payments & 4 Options at the End!

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](http://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

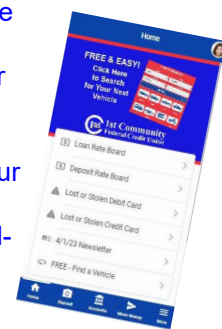
## FREE "Find a Vehicle" Makes Shopping, Comparing and Finding that Perfect Vehicle & Even Your 1CFCU Loan Pre-Approval EASY on our app or at [www.1cfcu.org](http://www.1cfcu.org)



## Give It a Try - Members are LOVING it!

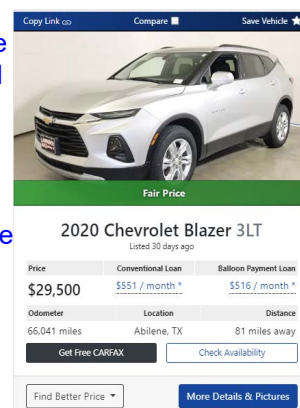
Now you can search for a vehicle 24/7 online at [www.1cfcu.org](http://www.1cfcu.org) OR from our 1CFCU app FREE 24/7! Use our **Find A Vehicle** tool for a safe and secure way to shop for your next vehicle!

We use patented technology that protects our users from digital tracking - keeping your personal information from being sold to third-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 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.





## **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
- 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/>.

1st Community FCU has partnered with Greg Stephens, President of Stephens Wealth Management, to offer you a full range of investment, insurance and financial services. Greg is a senior wealth advisor offering services thru LPL Financial, Inc. Member FINRA/SIPC, 1055 LPL Way, Fort Mill SC 29715, 866/970-1452. Greg has earned the accreditations of CRPC® and ADPA® and has many years of experience in the financial services industry. Greg has access to, and provides, a broad array of products, services and advice to his clients.

**Greg Stephens, CRPC®, ADPA®  
President - Senior Wealth Advisor  
email: [Greg@StephensWealth.net](mailto:Greg@StephensWealth.net)  
located inside: 1st Community FCU  
3505 Wildewood, San Angelo, TX 76904  
325/224-3639 or 325/653-1465**



Securities and advisory services offered through LPL Financial, Inc., Member FINRA/SIPC. "No Bank Guarantee." Not FDIC Insured. May Lose Value. 1st Community Federal Credit Union is not an affiliate or subsidiary of LPL Financial.

**Don't Let Your Account Go Dormant - All YOU Need to Do  
is Perform a Transaction at Least Every 12 Months  
to Avoid a \$5 Monthly Dormancy Fee  
After 3 Years of Dormancy, Financial Institutions Are  
Required by Law to Send Your Money  
to the State Where You Reside and Then  
You Will Have to Get It Back from the State**

All members need to perform at least one financial transaction on each of your accounts every 12 months to avoid being charged a \$5.00 Monthly Dormancy Fee (previously called an Inactivity Fee). This transaction can be as simple as a \$1 deposit. Dividend payments do not qualify since they are initiated by the Credit Union. An account is deemed dormant if for more than one year there has not been a debit or credit to the account, because of an act by you or your agent. Other ways for you to avoid paying a dormancy fee - 1) have a current loan with us; or 2) start a payroll deduction to your account. Starting a payroll deduction will surprise you at how quickly the savings can add up!

As required by law, after an account is determined to be dormant for 3 years, it is presumed abandoned and we are required to report the abandonment and to pay the funds in the account to the state where you reside. An account is presumed abandoned if (i) the account has been dormant for at least three years (including Checking, Savings, Clubs, or matured Term Share Certificate accounts) from the date of your last transaction on the Account or your last correspondence with us, and (ii) we are unable to locate you. Once these funds are sent to the state of your residence, it will be up to you to reclaim them from the state.

Dormant accounts are expensive for the Credit Union to maintain. Remember - you are the Credit Union member/owners. Expenses are passed on to all members in the form of less dividends, higher loan rates, and increased fees. We strive to provide you with the best service at the lowest possible cost. Mailing statements on dormant accounts is very costly, but sending them out is still a legal requirement for the Credit Union. You are important to us, but the cost of doing business makes it even more important that you use your credit union. Please feel free to give us a call or come by if you have any questions.

We do not want to lose you as a member of the Credit Union. We appreciate your business! The Credit Union offers many products and services for you to take advantage of. We have LOW Rates on Loans, Higher Rates on Deposits, and FREE or low-fee services to help you SAVE money. Our app and online banking provide easy access to your accounts 24/7 and allow you to perform or verify transactions on your accounts at your convenience. There are also several eAlerts you can set up on your account to help you track your money.

### 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

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

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

Brenda Fuson.....Secretary

Shani Jo Jordan.....Member

Brett Lang.....Member

Jackie Swanson.....Member

### We Will Be Closed:

**Monday, May 26th**

**Memorial Day**

**Thursday, June 19th**

**Juneteenth National  
Independence Day**

## **Employee of the Quarter - Jessica Edwards**

Jessica Edwards, 1st Community's Insurance Specialist, started at 1st Community as a teller in February 2018. She was promoted to Insurance Specialist in October 2023 and is located at the Wildewood office. Jessica's job is essential to both the Credit Union and our members, to ensure that we have the proper documents on file showing the proper coverage for collateral financed at the Credit Union. Jessica is always happy to assist our members. She gets along well with her coworkers and she loves to volunteer for credit union events in the community. In her free time she can be found at the antique stores, estate sales, or planning her next Disney World vacation. Congratulations Jessica!



## **Privacy Policy 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](http://www.1cfcu.org) under the Disclosures / Policies tab at the top of the home page. The policy itself is titled Privacy Notice. 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.**

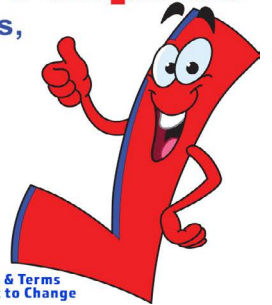
## **Personal Loan Special for ANY Purpose**

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

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



**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**



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 February 28, 2025**

Assets.....	\$412,790,859
Loans.....	\$275,475,435
Deposits.....	\$359,326,791
Members.....	23,575