

HORIZONS

July 2025

Updated Reg CC -

Funds Availability Policy -

See the updated policy below and how it
can affect YOU and Your Deposits!

It is also available on our website under the
Disclosures / Policies tab as part of our
Membership & Account Agreement and Disclosures

Effective July 1, 2025, this policy describes your ability to withdraw funds deposited into "transaction Accounts." Generally, transaction Accounts are Accounts that do not limit the number or types of withdrawals or transfers that may be made from the Account and includes our Checking accounts. We reserve the right to delay the availability of funds deposited to non-transaction Accounts for periods longer than disclosed in this policy. Please ask us if you have a question about which Accounts are covered by this policy.

Your Ability to Withdraw Funds

Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Availability of electronic deposits originating from an international location, may be delayed if such action is necessary to comply with the requirements from the Office of Foreign Assets Control (OFAC). Once they are available, you can withdraw the funds in cash and we will use the funds to pay items presented for payment against your account.

Please remember that, even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing, or on a day we are not open, we will consider that deposit to be made the next business day we are open.

Longer Delays May Apply

In some cases, we will not make all the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275 of your deposits to your checking account will be available in most cases on the first business day.

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LET US \$AVE YOU MONEY

**Special NEW, USED &
REFINANCED VEHICLES**

AS LOW AS 4.00% APR



**1st Community
Federal Credit Union**

www.1cfcu.org • 325/653-1465

**Apply online at www.1CFCU.org.
It's FAST, FREE & SECURE!
You can even sign
your documents online!**

New, Used or Refinanced non-commercial passenger automobiles and pick-up trucks (up to 1 ton capacity). \$29.53 per \$1000 financed at 4.00% APR for maximum 36 months. Does not apply to collateral currently financed by 1CFCU or loans financed by 1CFCU at the dealership. APR - Annual Percentage Rate. Membership eligibility and credit approval required. Rates and terms are subject to change without prior notice.

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

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If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- You have a savings and/or a checking account with us and no loans, and your account does not have regular account activity (regular deposits and withdrawals from the account) and you deposit a check, we will doubt its collectability and we will place the corresponding hold on the deposited item.
- Cashiers, certified or teller checks where we cannot verify the authenticity of the item with the issuing financial institution.
- We believe the check you deposit will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last 6 months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Holds on Other Funds

If we cash a check for you that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another Account with us. The funds in the other Account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Mobile Deposit Holds

Checks deposited by mobile deposit are subject to check holds as we deem necessary. In no event will the hold exceed 11 business days.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new member, the following special rules will apply during the first 30 days your Account is open.

Funds from wire transfers, electronic deposits, and cash deposits to your Account will be available on the day we receive the deposit. Cashiers, certified, teller checks and federal, state, and local government checks, where we can verify the authenticity of the item with the issuing financial institution, will also be available on the day we receive the

deposit. We reserve the right to place a hold on any cashiers, certified or teller check if we cannot verify the authenticity of the item with the issuing financial institution. Funds from all other check deposits will be available on the seventh business day after the day of your deposit.

Substitute Checks and Your Rights - Important Information about the Check 21 Act and Your Credit Union Share Accounts

Substitute Checks and Your Rights - What is a Substitute Check?

To make check processing faster, a federal law called the Check 21 Act, permits financial institutions to replace original checks with substitute checks. These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check. Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your Account. However, you have rights under other law with respect to those transactions.

What Are Your Rights Regarding Substitute Checks?

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your Account (for example, if you think that we withdrew the wrong amount from your Account or that we withdrew money from your Account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your Account and fees that were charged as a result of the withdrawal (for example, bounced check fees). The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your Account is a dividend-bearing Account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law. If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your Account earns dividends) within 10 business days after we received your claim and the remainder of your refund (plus interest if your Account earns dividends) not later than 45 calendar days after we received your claim. We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your Account.

How Do I Make a Claim for a Refund?

If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your Account, please contact us in writing at 1st Community Federal Credit Union, Attn: Member Services, 3505 Wildewood Drive, San Angelo, TX 76904. You must contact us within 60 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the Account statement showing that the substitute check was posted to your Account,

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whichever is later. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- An estimate of the amount of your loss;
- An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- A copy of the substitute check or the following information to help us identify the substitute check: the check number, the name of the person to whom you wrote the check, and the amount of the check.

Drive More Car and Enjoy a Lower Payment

Ask a Loan Officer Today to See if a

1CFCU Payment Advantage Auto Balloon Loan is Right for YOU!

as LOW as **5.75% APR***



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 & click Apply Now or to get a quote go to our Balloon Auto Loans page and enter the VIN and vehicle info.

For further details and questions about 1st Community's **Payment Advantage Balloon Loan Option** - please give us a call at 325/653-1465 or 800/749-1465 * APR - Annual Percentage Rate

Scams are on the RISE! Don't Lose Your Money!!

Consumers lose millions of dollars each year to scammers who appear friendly or official, but who are scheming to take advantage of you. As your Credit Union, we know the **RED FLAGS of FRAUD** and we are trying to protect you from financial losses.

If a stranger (even if they "claim" to be from a legitimate business) has instructed you to send cash, checks, gift cards, Bitcoin or even your account, debit or credit card number and/or login information, **STOP and THINK**. Verify their request by calling the number you know to contact. Don't call the number they give you before sending money or giving out your information. Scammers are good - they can sound real and even look real on your computer or phone. Here are some scenarios they are using to get your money.

Are YOU...

- told to LIE to the Credit Union staff about your transaction?
- constantly being called or threatened by this person to complete the activity they are requesting from you?
- told that the IRS or law enforcement may arrest you if you don't pay cash to stop an arrest or judgement against you?
- told that a relative needs cash for bail or bond money to get out of jail?
- told that you can only pay Cash, Gift Cards, MoneyGram or Bitcoin through an ATM?
- given a check from an unrelated entity to deposit, but you have to withdraw the funds and send part of it back or to another person/business?
- told that you won a sweepstakes or lottery, but you must pay fees or taxes first?
- told that a partner, boyfriend, girlfriend, or friend that you have never met was in an accident, is unable to pay bills, or needs money fast?
- told to ship cash or other items of monetary value in an unusual manner? (precious metals, art or inside a magazine)

These are all common scams that many have fallen prey to. Remember - if you voluntarily give money or your information to someone, you may never get it back even if what they told you was a lie or a scam. You have to think first and not participate in the scam or your hard-earned money may be gone.

If anyone contacts you in any of the ways listed above, or you feel is suspicious, and it could affect your account at 1st Community, please let us know immediately! We can most often help assist you if you contact us when someone suspicious contacts you before you take any action, but unfortunately if you don't contact us first, you may lose the money.

GREAT RATES !!

Home Loans
Home Improvement
Home Equity



1st 1st Community Federal Credit Union

National Mortgage Licensing System #403173



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

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:

Friday, July 4th

Independence Day

Monday, September 1st

Labor Day

Employee of the Quarter - Mia Fletcher

Mia Fletcher, a member of our Special Assets team, has been chosen as Employee of the Quarter. Mia started at the Credit Union in August of 2024, and has enjoyed assisting our members with their financial goals. She is proud to be a part of the Special Assets Department and truly enjoys working alongside her coworkers. Mia truly believes in our 1CFCU mission "People helping people achieve their financial goals." During her free time, she loves working on her wildflower garden, scrapbooking, traveling, reading, and spending time with her family, friends, boyfriend, and pets. Congratulations Mia!



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

located inside: 1st Community FCU

3505 Wildewood, San Angelo, TX 76904

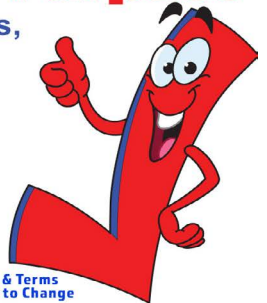
Securities and advisory services offered through LPL Financial, Inc., Member FINRA/SIPC * No Bank Guarantee * Not FDIC Insured * May Lose Value. 1st Community Federal Credit Union is not an affiliate or subsidiary of LPL Financial.



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



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, 2025

Assets.....	\$414,138,321
Loans.....	\$275,095,006
Deposits.....	\$355,278,473
Members.....	23,568