



October 2025

Annual Meeting & Election of Officials

Monday, February 9, 2026

Read below for important details about this
year's meeting format...

This year's Annual Meeting will be an in-person meeting like last year as required by our Federal Credit Union Bylaws. As we did in 2025, 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 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 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 9, 2026, 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, 2026, to reserve one of the 30 spots available for in-person member attendance.

A reminder about the Annual Meeting on February 9, 2026, along with the Agenda, the Minutes from our 2025 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 1cfcu.org/AnnualMeeting as soon as the financials are available, but at least by January 20, 2026. 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, 2026, 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 for viewing on our website at 1cfcu.org/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 on page two for nomination for the three current vacancies to serve on the Board of Directors - each for a three-year term beginning in February, 2026. (continued on page 2)

IMPORTANT - Coming Soon!

> New Online Banking & Digital Apps

Projected date is January, 2026.

Watch your current 1CFCU online banking & 1CFCU app and texts for details on how you can prepare for a successful transition to the latest features for accessing your 1CFCU accounts and information.

(Businesses using our BizLink app will be transitioning at a later date).

> GREAT New Debit Card Features

Coming March 16, 2026

Our new card processor will allow us to immediately provide surcharge-free access to over 33,000 ATMs all over the U.S. for all our existing and new debit cards through the CO-OP ATM Network.

New cards issued after March 16, 2026, will have the ability to utilize Tap to Pay and the option for a Digital Card for your immediate use if you have not yet received the physical card.

All existing Debit/ATM cards should continue to operate as usual after the March 16th conversion. However, if any issues should arise, we will be posting notifications on our website.

Everyone will be receiving the new cards when your current card expires and your new one is issued automatically.

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



Bob Brewer (Incumbent)

Bob Brewer is the retired Executive Director of Rio Concho Communities, a previous Base Commander of Goodfellow AFB, and has served on the Credit Union Board of Directors for 23 years, giving him over 50 years of experience in financial matters. Brewer has completed the 24 segments of credit union volunteer study and he is currently serving as the Chairman of the Board and hopes to continue serving all the members of the Credit Union in a fiscally responsible manner.



Michelle Murray (Incumbent)

Michelle Murray has been serving as a member of the Board of Directors since May of 2025. Michelle was previously Chairwoman of our Supervisory Committee and prior to that she retired from her position as Administrative Assistant in 2022. Murray wishes to continue to serve the members of such a wonderful credit union to help individuals and families be successful by helping shape the policies and services that are a benefit to all.



Bill Nikolauk (Incumbent)

Bill Nikolauk has been serving as a member of the Board since 2024. Nikolauk is also the President/CEO of the Credit Union since 1992. He started with the Credit Union in 1987 as VP of Operations, then SVP Lending before becoming President. He graduated from Angelo State University with a BBA in Finance, is a graduate of the Southwest CUNA Management School, serves on numerous credit union related boards, both in the state and nationally, and has been a member of the Credit Union since 1972, all giving him a vast knowledge of 1st Community.

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. Any member now interested in running for election must 1) obtain a petition signed by at least 1% of the membership (minimum 237 members); 2) fill out the "Director's Application and Agreement to Serve" form; and 3) submit both of the above to the Nominating Committee, 1st Community Federal Credit Union, 3505 Wildewood Drive, San Angelo, Texas 76904, no later than November 1, 2025.

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.

The "Director's Application and Agreement to Serve" form may be obtained by contacting Dawn Kalina at the Credit Union (325/653-1465). The January 1, 2026 newsletter will contain brief biographical sketches of all nominees and a reminder of the date, time and other details of the Annual Meeting of 1st Community Federal Credit Union.

If an election becomes necessary, or if an "emergency exception to in-person requirement" due to any qualifying reason becomes necessary, details will be included in the January 1, 2026, newsletter and on 1st Community's website at www.1cfcu.org.

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.

**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/>.**
**Members - maybe you aren't looking
for an auto loan, but what about
your family and friends?**
We have money to lend!
**Rates and terms are based on
approved credit.**



**1CFCU's VISA Rewards
will Pay YOU
up to 2% CASH Back
as a Reward for Your Relationship
with the Credit Union.**

**Why is our 1CFCU VISA Rewards program
better for you?**

- Earn up to 2% cash back annually on your net spend in EVERY category.
- No rotating rewards categories.
- No minimum spend to earn cash back rewards.
- No maximum limit to your cash back rewards.
- Rewards are posted as a credit to your 1CFCU VISA Rewards card on November 1st each year, making it immediately available for your spending.

Apply online or give us a call. Rates & Terms based on approved credit.

**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. **Trade In** - Trade vehicle in at dealership when purchasing your next vehicle.
2. **Sell** - Sell the vehicle, payoff your final loan balance from the proceeds and pocket the rest.
3. **Refinance** - Refinance the final loan balance.
4. **Walk Away Option** - Turn in the vehicle and pay the disposition fee then it will be considered as a collateral satisfaction of your final balloon payment.

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?
- been asked to invest in a business, product, AI, or deposit money in to a Crypto currency ATM:

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 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 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

& 501 S. Alford - Crane, TX

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

Drive-Thru: 8:30-1:00 & 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

Michelle Murray.....Member

Bill Nikolauk.....Member

Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Shani Jo Jordan.....Chairwoman

Brenda Fuson.....Secretary

Greg V. Conner.....Member

Brett Lang.....Member

Jackie Swanson.....Member

We Will Be Closed:

Monday, October 13

Columbus Day

Tuesday, November 11

Veterans Day

Thursday, November 27

Thanksgiving Day

Thursday, December 25

Christmas Day

Thursday, January 1, 2026

New Year's Day

Employee of the Quarter - Mary Castillon

Mary Castillon, our Switchboard Operator, has been chosen as Employee of the Quarter. Mary started with 1st Community in 2020. She enjoys helping members over the phone with their needs to accomplish their financial goals. She believes in the golden rule, to treat others as you want to be treated, which is reflected in every every interaction you will have with her. Mary feels 1st Community has been a second home over the years, enjoying working with all the Credit Union staff and our members. During her free time, Mary likes to travel, but most of all she loves spending time with her family and friends. Congratulations Mary!



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

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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**



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 December 10th through January 10th. More details will be mailed out to each Arnie member closer to Christmas.

Merry Christmas & Keep SAVING!



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 \$\$\$!



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STATISTICALLY SPEAKING...

as of August 31, 2025

Assets.....	\$414,441,884
Loans.....	\$282,013,304
Deposits.....	\$355,115,023
Members.....	23,734