



January 2026

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 2026 Annual Meeting reports, including the minutes from last year's meeting, and the results of the 2026 Nominating Committee's Board of Directors' 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 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 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 www.1cfcu.org/Annual-Meeting 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 to view on our website at www.1cfcu.org/2026-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 on page 2 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!

GREAT New Debit Card Features - 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 and credit 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.

Our New Online Banking & Digital App Conversion is Delayed Indefinitely

Watch your current 1CFCU online banking & app, along with texts, for details on when the conversion will happen. We want to ensure that it is a successful transition to bring you additional features for accessing your 1CFCU accounts and information both for consumers and businesses.

IMPORTANT - Property Tax Reminder

In Texas, real property taxes are generally due by January 31, 2026. Taxes paid after the due date are subject to penalties and interest. If you have a loan with us, your loan documents require that real property taxes be paid timely. Failure to pay property taxes when due may constitute an event of default under your loan documents and could result in foreclosure.

If you anticipate difficulty paying your real property taxes, please contact us at 325/224-3691 to discuss available options. Please note that allowing a third-party tax payment company to pay your taxes is also considered an event of default, as such services obtain a lien that is superior to our lien, which violates your loan documents.

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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 and is also a graduate of the Southwest CUNA Management School. He 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 and no nominations by petition were submitted to the Nominating Committee by 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.

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. 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.

Thank you for your business & your membership in YOUR Credit Union!

*We wish you and your family all the Best in 2026!
We are here to assist you in finding ways to
save you money and protect your future.*

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

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

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:

Thursday, January 1st

New Year's Day

Monday, January 19th

Dr. Martin Luther King, Jr. Day

Monday, February 16th

President's Day

Employee of the Quarter - Danika Johnson

Danika Johnson, our Indirect Loan Processor in San Angelo, has been chosen as Employee of the Quarter. Danika started with 1st Community in October of 2018, as our Switchboard Operator and promoted her way to Indirect Loan Processor in 2022. Danika is accurate, efficient, and consistently willing to help others. She works exceptionally well with the car dealerships and provides strong support to both coworkers and members. Danika appreciates the support the Credit Union and her coworkers have given to her, both personally and professionally, and she knows their department's success is a team effort. Danika enjoys traveling, crocheting and playing slow-pitch softball, especially in benefit tournaments. Congratulations, Danika!



Celebrating Our Arnie Dillo Christmas

Due to positive responses, we are once again celebrating 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 10th.

Not an Arnie Dillo member?

Now is a great time to bring your children, from birth thru 12, in to open an Arnie Dillo account to start **SAVING!!** New Arnie members will also receive the Christmas bag.

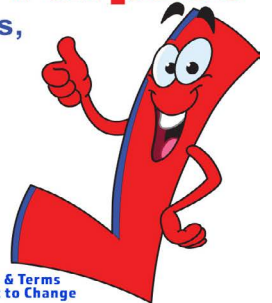
Personal Loan Special for ANY Purpose

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 November 30, 2025

Assets.....	\$410,018,847
Loans.....	\$281,649,837
Deposits.....	\$351,412,320
Members.....	23,591