

HORIZONS

April 2026

The 2026 Annual Meeting Was a Success!

This year's Annual Meeting was held on Monday, February 9, 2026, at 10 am at the 1CFCU Business & Mortgage Center at 4141 College Hills Blvd., San Angelo, Texas. 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.



Robert "Bob" Brewer
Chairman

As we did in 2025, those attending the meeting viewed a pre-recorded version of the 2026 Annual Meeting including minutes and reports, along with the results of the Nominating Committee's Board of Directors' nominations. There were no refreshments served or door prizes awarded at the in-person meeting.

The pre-recorded Annual Meeting video, along with the 2025 Annual Meeting minutes and 2025 year-end reports, are now available for viewing at <https://1cfcu.org/wp-content/uploads/2026/01/2026-Annual-Meeting-program-1.pdf> at least until July 31, 2026.

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 deposited to all the winners' Share/Savings accounts on February 10, 2026.

A list of 1st Community's 2026 Board of Directors and Supervisory Committee members can be found on page 4 of this newsletter.

We truly appreciate your business!

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 2026 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 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. Please follow the instructions on the confirmation. The confirmation will have our logo on it. If you are not sure of the correspondence or have concerns about answering the request, please contact the Credit Union's AVP Compliance at 325/224-3615.

IMPORTANT!

**Totally NEW Online Banking & App
Coming April 21st
You will need to Re-Enroll
Please read below...**

We are excited to announce we're upgrading to a brand-new digital banking platform! This enhancement will provide you with an all-new, modern way to manage your money with improved features, enhanced security, and a seamless banking experience.

IMPORTANT! Effective Tuesday, April 21, 2026 we will be introducing the totally NEW 1CFCU online banking and mobile app for members. (ItsMyBiz online banking and the app for businesses is not changing at this time).

Please read the Enrollment & Access information below, so you will be prepared for the changes. Our current ItsMe247 online banking and 1CFCU app will no longer be available as of April 21st.

Please see our website www.1cfcu.org for the latest information and a short video showing how you will enroll on April 21st. We will keep updating the links on the website, online banking and the app with additional information you need to know, so please check back to help make your transition to the new platform as smooth as possible.

We will also be providing some short tutorials and additional videos to assist during the transition.

Below are some FAQs (Frequently Asked Questions).

Enrollment & Access

Q: Will I be required to re-enroll in the NEW 1CFCU online banking and mobile app?

A: YES. This will be totally new software, so everyone will need to enroll in the NEW 1CFCU online banking or mobile app on April 21st.

Q: Will I need to enroll in both online and the mobile app separately?

A: NO. Once you enroll in either the new online banking or mobile app, you're automatically enrolled in the other as well. The same login credentials work for both platforms.

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

Totally New Online Banking & App...cont. from page 1

Q: How will I enroll in the new digital banking?

- A: On April 21st,
- Please delete the old mobile app before downloading the new one.
 - Download the NEW mobile app from the Apple App Store or Google Play Store, or visit our website to access the new online banking.
 - Click "Enroll," then enter your Membership Number, SSN, and Date of Birth.
 - Create a NEW username and password that meet the security requirements.
 - Enroll in eStatements (recommended), complete the Google reCAPTCHA verification, and enter the one-time passcode (OTP) sent to your mobile phone or email to finish enrollment.

Q: Where can I find my Membership Number for enrollment? (Get this information now so you will be ready to enroll when we switch to the new system).

- On your membership card; or
- On your eStatements in our current digital banking. The Membership Number is right below the Statement of Account heading as shown in the example below. (Please store this information immediately and securely so you will have it to enroll on April 21st).



3505 Wildewood Drive
San Angelo, TX 76904
(325) 653-1465

BARBARA BUYER
3505 WILDEWOOD DR
SAN ANGELO, TX 76904-6433

Statement of Account

From: 2/01/26 to 2/28/26
Member #: 1234567

IMPORTANT! We will be converting to a NEW app and online banking with a target date of April 21 2026. Please watch for more information by text, email, the website & notifications on the app and online banking so the transition will go smoothly.

MEMBERSHIP SUMMARY INFORMATION FOR MEMBER #1234567 AS OF 2/28/26

Suffix	Account Description	Beginning Balance	Total Debits	Total Credits	Ending Balance	Last Tran
000	REGULAR SAVINGS	531.23	.00	.00	531.23	9/08/25
001	CLUB SAVINGS	.00	.00	.00	.00	0/00/00
100	FREE CHECKING	550.00	.00	.00	550.00	10/02/25

000: REGULAR SAVINGS

Joint Owner: TEST O TESTER

Year-to-Date Divd Paid: \$.00
Divd Rate: 25.00 to 999,999,999.99 = 0.05% .01 to 999,999,999.99 = .01 to 999,999,999.99 = .01 to 999,999,999.99 = .01 to 999,999,999.99 =

- In our current app or online desktop banking –
 - o click on your picture or the person icon at the top right;
 - o click on your Regular Savings account;
 - o click on Account Details;
 - o click on More Account Details;
 - o scroll down to Account Number;
 - o Drop any leading zeros and then drop the last 3 zeros and this is your Member/Account number. Ex. for member Barbara Buyer 001234567000 – your Member/Account number is 1234567. All your Deposit, Loan and Credit Card accounts will be displayed under your member number; or
- You can call the Credit Union at 325/653-1465 or 800/749-1465, but please be patient because other members may be calling also.

Q. Whose SSN and date of birth is required to enroll?

- A. Although members and joint owners on accounts use the same Username and Password to login after enrollment,
- You must use the member's SSN and date of birth to enroll in the new online banking or mobile app.
 - The member is the person listed first on the membership (Ex. Barbara Buyer in the statement screenshot to the left).
 - Joint owners are listed in the body of the statement under each separate deposit or loan account (Ex. Tesxt O Tester is the joint owner in the statement screen shot to the left on Barbara Buyer's membership).

Your Accounts & Cards

Q: Will my account numbers change?

A: No! All account numbers will remain the same.

Q: Will my debit and credit cards be affected?

A: No! All debit and credit cards will continue to work as expected. You don't need to do anything with your cards.

Q: What about my direct deposits?

A: Your direct deposits for payroll, pension, and Social Security will continue uninterrupted. No changes are needed.

Q: Will Bill Pay work the same?

A: Yes! We will be using the same Bill Pay provider so bill payment will continue as planned and all your payment payees and history will be available, however, the format will look slightly different.

Q: Will my prior transaction history on all my deposit, loan and credit card accounts be available?

A: Yes! Your prior transaction history and eStatements will be available in the new online banking system.

Q: Will Mobile Check Deposit work the same?

A: Yes! Mobile check deposit remains free and easy to use!

You'll notice an improved experience with better controls and easier check capturing.

We know this is new and change can be hard. However, if you are prepared, the change to the new software will go more smoothly. Your Credit Union staff is always here to assist you as we strive to provide you with the best products and services possible.

**Thank you
for being a member of
1st Community FCU!
We Appreciate Your Business
& Your Patience During this Change!**

NEW Home Loan Option!

5/5 Adjustable-Rate Mortgage

Stability Today. Flexibility for Tomorrow.

A 5/5 Adjustable-Rate Mortgage (ARM) from 1st Community Federal Credit Union offers the security of a fixed rate for the first five years, with adjustments only every five years after that. It's a great option for members who want predictable payments up front with long-term flexibility.

Loan Highlights

- Initial fixed rate for the first 5 years.
- Rate adjustments occur only every 5 years after the initial period.
- Lifetime rate cap protection limits how much your interest rate can increase.
- Local underwriting and servicing — we retain and service many of our mortgage loans.
- Competitive rates and flexible qualifying options.
- No escrow account - Property taxes and homeowner's insurance are the borrower's responsibility.

Built-In Rate Protection

Your adjustable-rate mortgage includes built-in protections designed to help limit how much your rate can change over time.

- Your interest rate will never be lower than 4.50% (rate floor).
- Over the life of the loan, your interest rate cannot increase more than 3.00% above your initial interest rate.
- Rate adjustments occur only at scheduled 5-year intervals.

These protections help provide stability while still allowing the loan to adjust with market conditions.

Important ARM Information

This loan features an adjustable interest rate. After the initial five-year fixed period, the interest rate may change every five years based on the 5-Year CMT index plus a 2.00% margin. The interest rate will never fall below 4.50% and cannot increase more than 3.00% above the initial rate over the life of the loan. Rate adjustments may increase or decrease monthly payments.

How the Rate Adjustment Works

After the initial five-year fixed period, the interest rate adjusts every five years based on: 5-Year Constant Maturity Treasury (CMT) Index + 2.00% Margin. Because the rate is tied to a publicly published market index, your interest rate may increase or decrease over time. However, the loan's built-in rate caps help limit how much the rate can change during the life of the loan.

Why Members Choose a 5/5 ARM

- Lower starting rates compared with many fixed-rate options.
- Long five-year adjustment periods provide payment stability.
- Lifetime cap protection helps limit rate increases.
- Local service from a trusted credit union.

Important Information

- Loan subject to credit approval, underwriting standards, collateral requirements, and membership eligibility.
- Property taxes and homeowner's insurance are the borrower's responsibility.
- Rates, APRs, terms, and availability are subject to change.
- Adjustable-rate mortgages involve the risk that interest rates may increase after the initial fixed period.

Federally insured by NCUA

Equal Housing Lender

National Mortgage Licensing System (NMLS) #403173

LET US \$SAVE 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.

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

Greg V. Conner.....Member

Brett Lang.....Member

Jackie Swanson.....Member

We Will Be Closed:

Monday, May 25th

Memorial Day

Friday, June 19th

**Juneteenth National
Independence Day**

Employee of the Quarter - Dania Galindo

Dania Galindo, our Cashier at our office on Goodfellow Air Force Base in San Angelo, has been chosen as Employee of the Quarter. Dania started with 1st Community in May of 2018, as a Teller and was promoted to Cashier in 2021. Dania leads the team that handles our mobile deposits helping members get their money into their accounts as quickly as possible. She enjoys helping members with their needs and she also enjoys working with everyone at the Credit Union. During her time off, Dania enjoys spending time with her family and friends and taking walks with her dog Buffy. Congratulations, Dania!



**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 card 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.

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 \$\$\$!



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license #2010027



Rush Seaver
rseaver@1cfcu.org
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license #2022144

LET US SAVE YOU \$\$\$

NEW, USED, OR REFINANCED

#1 LOCAL AUTO LENDER



Membership eligibility and credit approval required

**1st 1st Community
Federal Credit Union**
www.1CFCU.org
(325)653-1465

**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, 2026

Assets.....	\$418,201,330
Loans.....	\$281,048,972
Deposits.....	\$358,799,755
Members.....	23,595