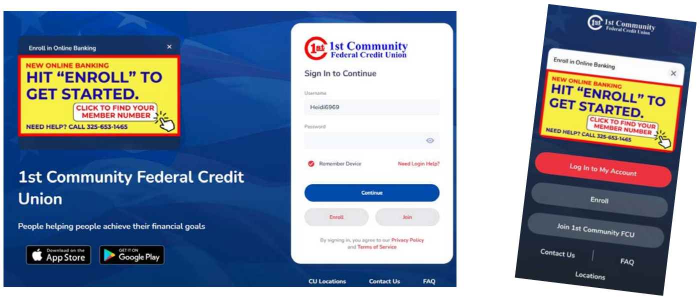
HORIZONS

July 2026

Thank You for Making Our Digital Banking Transition a Success!



Thank you for your patience and input as we have navigated our new online banking and app transition. While no one likes change, almost every one of you reacted positively as you interacted with our staff. Our new digital banking platform provides you with an all-new, modern way to manage your money with improved features, enhanced security, and a more seamless banking experience - with even more enhancements to come.

Yes, we have had some issues, but with our members and staff working together, not only have we resolved those issues, but new relationships have developed as well. We even had some back office staff assisting members in the lobby and they loved it! We have seen anxious members come in looking for assistance, and by the time they leave, they are thanking us and telling us, "How much they love us!" In fact, one member brought our Wildewood staff 4 boxes of CRUMBL cookies for helping her enroll in the new system.

We know we have the best members anyone could ask for, and you prove it time and time again. Even the staff from the new online banking vendor, who were on-site for the conversion, were so amazed at the relationship between our staff and our members whether you were visiting our branches or calling us on the phone.

The potential of our new online banking platform to provide more self-service options and faster response times is exciting for both our members and our staff. We will keep you updated as new features become available.

Please visit our website at www.1cfcu.org for short tutorial videos and PDFs designed to help you take advantage of the platform's current features and options.

We appreciate your business!

1st Community is Approved for an Expanded Field of Membership

1st Community FCU was recently approved to offer membership and services to individuals who live, work, worship, or attend school, as well as businesses and other legal entities located in the following counties. (Counties that have recently been added to our field of membership are underlined below.)

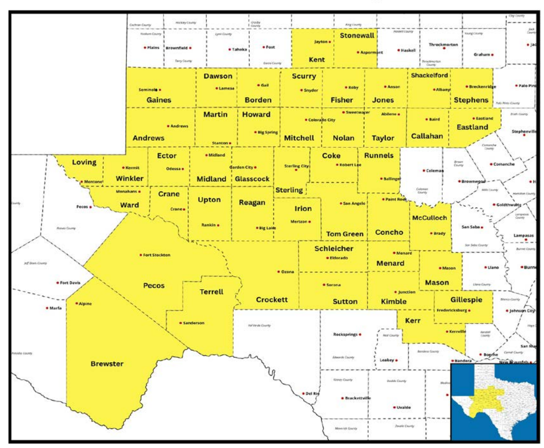
Andrews, Borden, Brewster, Callahan, Coke, Concho, Crane, Crockett, Dawson, Eastland, Ector, Fisher, Gaines, Gillespie, Glasscock, Howard, Irion, Jones, Kent, Kerr, Kimble, Loving, Martin, Mason, McCulloch, Menard, Midland, Mitchell, Nolan, Pecos, Reagan, Runnels, Schleicher, Scurry, Shackelford, Stephens, Sterling, Stonewall, Sutton, Taylor, Terrell, Tom Green, Upton, Ward, Winkler Counties in Texas.

Why is this field of membership expansion good for you? When a credit union expands its field of membership - meaning more people become eligible to join - current members can benefit from the growth generated by economies of scale. Increased revenue may be returned to members through lower loan rates, higher savings yields, reduced fees and expanded products and services.

If you have family or friends in any of these counties, please encourage them to learn more about us by visiting our website at www.1cfcu.org or calling us at 325/653-1465. Share what you already know: 1st Community FCU strives to offer LOW loan rates, competitive deposit rates, and fee-friendly services.

1st Community Federal Credit Union

Counties in 1CFCU Field of Membership as of 5/18/26



IN THIS ISSUE:

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

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

New Debit & Credit Card Features

1st Community converted to a new Debit and Credit Card Processor on Monday, March 16, 2026. This change did not affect current cards or any renewal cards you received in the mail. However, this conversion now provides you with "Tap to Pay" and access to thousands of "Fee-Free" ATMs through the CO-OP ATM Network world-wide.

You can either wait for your new renewal Debit and/or Credit cards that will automatically have the tap to pay option or you can request a new card now for a minimal fee of only $5.

We also have new debit card designs. A few designs are shown to the right. You can either contact us now and request a new design when your card automatically renews or get a new card now for the same $5 fee as mentioned above and have both a new design and tap to pay. See all available designs at www.1cf-cu.org.

To search fee-free CO-OP ATMs in your area or while you are traveling, you can do an online search for CO-OP ATMs or check the link on our website, in online banking, or on our app.

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 4.75% 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**

New Debit Card Designs!

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.

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

We Will Be Closed:
Friday, July 3rd &
Saturday, July 4th
Independence Day
Monday, September 7th
Labor Day

Employee of the Quarter - Sylvia Castillo

Sylvia Castillo, Branch Clerk at our Ballinger office, has been selected as Employee of the Quarter. Since joining 1st Community in March 2023, Sylvia has assisted members with both teller and member services while using her bilingual skills when needed. Sylvia enjoys working alongside her Ballinger colleagues and is also grateful for the support of teammates across the credit union who are always willing to help serve our members. She strives to make the best of every situation and bring a smile to those she encounters. In her free time, Sylvia enjoys time with her family - and, of course, their pet goat, Baby Goat.
Congratulations, Sylvia!

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 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.

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

1CFCU Insurance Services

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

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!

STATISTICALLY SPEAKING...

as of May 31, 2026

Assets	$422,530,190
Loans	$277,525,697
Deposits	$360,375,852
Members	23,523