

HORIZONS

October 2026

Annual Meeting & Election of Officials Monday, February 8, 2027

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 2026, those attending the meeting will simply view a pre-recorded version of the 2026 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 8, 2027, 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, 2027, to reserve one of the 30 spots available for in-person member attendance.

A reminder about the Annual Meeting on February 8, 2027, along with the Agenda, the Minutes from our 2026 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, 2027. 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, 2027, 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/AnnualMeeting 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, 2027. (continued on page 2)

1st Community FCU's NEW 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. (New Counties added are underlined below.)

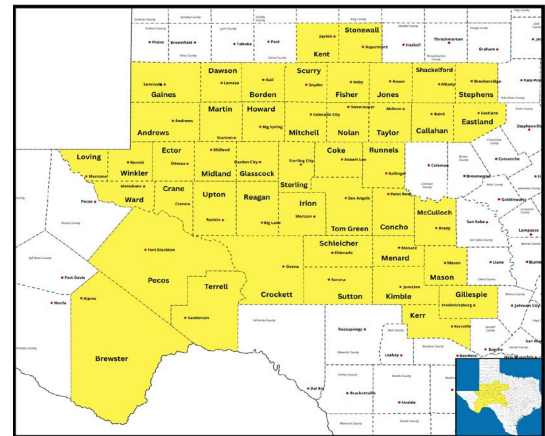
Andrews, Borden, Brewster, Callahan, Coke, Concho, Crane, Crockett, Dawson, Eastland, Ector, Fisher, Gaines, Gillespie, Glasscock, Howard, Irion, Jones, Kent, Kerr, Kimble, Loving, Martin, Mason, McCulloch, Menard, Midland, Mitchell, Nolan, Pecos, Reagan, Runnels, Schleicher, Scurry, Shackelford, Stephens, 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. They can now open their account online, on the website, or even on the app once they download it. Share what you already know: 1st Community FCU strives to offer LOW loan rates, competitive deposit rates, and fee-friendly services.



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



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



Mical Boness (Incumbent)

Mical has served on the Board since 2023 after serving 4 years as Chair of the Supervisory Committee, giving her valuable experience in oversight and governance. She is a Senior IT Manager with Texas Oncology and previously held management and administrative positions with West Texas Medical Associates. Mical brings strong leadership and decision-making skills to the Board and is proud to represent 1st Community members while helping guide the credit union's continued growth, financial strength, and long-term success.



Rudi Wallace (Incumbent)

Rudi has served on the Board since 2022 and is currently the Board's Treasurer. He has extensive knowledge of 1st Community's overall operations, financials, and the rules and regulations affecting the Credit Union from his 5 years of employment as the Credit Union's SVP of Finance. He is currently the Comptroller/Registrar & Board Member of a private school. Rudi also volunteers with non-profit organizations throughout the community. He feels honored and capable of helping provide governance for the Credit Union to achieve its goals for service to our members.



Carol Watkins (Incumbent)

Carol has been on the board since 2005 and is currently serving as the Vice-Chair of the Board. She is the Personal Lines Manager for Alera Group spending the past 44 years in the insurance industry. Carol enjoys being a volunteer. She has attended many credit union leadership conferences and trainings to increase her credit union knowledge. She believes her enthusiasm to serve and continue her credit union education is an asset to the Board as well as the membership.

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 235 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, 2026.

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, 2027 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, 2027, newsletter and on our website at www.1cfcu.org.

Let Us SAVE YOU \$\$\$

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.

New Debit and Credit Card Options

This change did not affect your current cards.

Our recent conversion now provides you with:

1) **Tap to Pay** - 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.

2) **Access to thousands of "Fee-Free" ATMs** - Through the CO-OP ATM Network world-wide - 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.

3) **NEW Debit Card Designs** - See all available designs at www.1cfcu.org. 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.



**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

NEW Home Loan Option! 5/5 Adjustable-Rate Mortgage

Stability Today. Flexibility for Tomorrow.

A 5/5 Adjustable-Rate Mortgage (ARM) from 1st Community FCU offers the security of a fixed rate for the first 5 years, with adjustments only every 5 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 5-year fixed period, the interest rate may change every 5 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 5-year fixed period, the interest rate adjusts every 5 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 5-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 (Annual Percentage Rates), terms, and availability are subject to change.
- Adjustable-rate mortgages involve the risk that interest rates may increase after the initial fixed period.

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

& 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@1fcu.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

Michelle Murray.....Secretary

Mical Boness.....Member

Dale Carr.....Member

Nancy Kloboucnik.....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, October 12

Columbus Day

Wednesday, November 11

Veterans Day

Thursday, November 26

Thanksgiving Day

Friday, December 25

Christmas Day

Friday, January 1, 2027

New Year's Day

Employee of the Quarter - Isaiah Alejandro

Isaiah Alejandro, our Bankruptcy Administrator and Collector, in San Angelo, has been chosen as Employee of the Quarter. Isaiah started with 1st Community in April of 2025, as our Early Collector and promoted his way to Bankruptcy Administrator in 2026. He works well with collaborating agencies and provides strong support to both coworkers and members. Isaiah appreciates the support the Credit Union and his coworkers have given to him, and he knows his department's success is success for him. Isaiah enjoys making music, doing jiu jitsu, traveling with friends, and building Legos. Congratulations, Isaiah!



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

325/224-3639 or 325/653-1465

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



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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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 August 31, 2026

Assets.....	\$422,782,011
Loans.....	\$266,312,979
Deposits.....	\$361,664,773
Members.....	23,473