

HORIZONS

www.1cfcu.org

1st Community Federal Credit Union

January 2007

54th Annual Meeting & Election Of Officials

DATE: Thursday, February 22, 2007
TIME: Registration 6 - 7 pm
 Meeting 7 pm
PLACE: San Angelo Convention Center

Refreshments will be served and Annual Reports will be given on the progress of the Credit Union.

Only members 18 or older are eligible to vote in the election of officials, but all members are eligible to register for the door prizes.

There are three positions on the Board of Directors to be filled. To be eligible for nomination and/or serve, a person must be 18 years of age or older, be a member in good standing, be available for meetings in San Angelo at least once a month, and they must qualify by completing a Director's Application and Agreement to Serve. Following are brief sketches of the three candidates the Nominating Committee is placing in nomination for the Board of Directors:

Wilma Davis (Incumbent)



Wilma Davis is a retired Facilitator of Manufacturing at Ethicon. Wilma is a current member of the 1st Community Board of Directors. She has her degree in accounting and believes she can share her accounting and management experience to help serve the members of the Credit Union. Wilma has completed 24 segments of credit union volunteer study. She believes the Credit Union philosophy of meeting member needs and in maintaining the growth and stability of the Credit Union.

Johnny Fender (Incumbent)



Johnny Fender is currently an instructor at ASU. He is a retired Air Force colonel and also a retired mayor of San Angelo. He has been serving on the board since 1992. He has completed 24 segments of credit union volunteer study. Johnny serves as a member of the Technology committee. He believes that his expertise in management, technology and finance helps serve the members of 1st Community.

Kathleen Prince (Incumbent)



Kathleen Prince is a retired Air Force CMSgt and is currently a stay at home mom and the choir director for the Chapel on Goodfellow AFB.

Kathleen's degrees are in Instruction, Communication and Liberal Arts. Kathleen joined the Board in February, 2004. Kathleen has been a member of 1st Community since the late 70's and she would like to give back some of the time and knowledge to the Credit Union that has supported her for all these years.

We're Taking Internet Security to a Higher Level!

Today, technology changes rapidly. New advances in Internet Banking products and services are introduced every day and we try to ensure we always have the most sophisticated financial tools available for our Internet-savvy members. That's why we are pleased to announce that in January, 2007, we will be upgrading to the latest version of "CU Easy" Internet Banking, which includes a new Advanced Authentication security feature required by law.

Your Internet Banking Service is Being Upgraded!

The features and functions with "CU Easy" will remain the same, however, the way you login to "CU Easy" will change. Your new login will include:

- 1) A Secret image and Caption:** When you first logon to "CU Easy" with this new security feature, you will select your own secret image and set-up an image caption. We will always display your image and image caption before you are asked to enter your password on our website.
- 2) Multi-Layer Security:** This new authentication method allows the security system to authenticate your computer in order to ensure that the sign-in is not a fraudulent attempt to access your account information.
- 3) Four Challenge Questions:** In addition, upon your first login of the new system, you will be asked to set up four challenge questions that will be used for verification purposes if the security system does not recognize your computer.

All you need to remember about our new security feature is simple: Once you've signed up, never enter personal information, such as your password, without seeing your personal security image first.

View the Quick Reference Sheet on Our Website for More Information at www.1cfcu.org

There will also be a frequently asked questions document available soon on our website. And, if you still can't find answers to your questions, feel free to e-mail us at 1stcomcu@1cfcu.org or call us at 325/653-1465 or 800/749-1465.

We are constantly striving to offer you the best products and services. Once you've had a chance to use our new "CU Easy" Internet Banking service, please feel free to let us know what you think. And, as always, if you have any questions, please do not hesitate to call or stop in.

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Improving YOUR ATM Service

1st Community FCU has just installed NEW ATMs at our office on Goodfellow AFB and at our drive-thru at the Fort Stockton facility. Coming soon will be a new ATM in the Event Center on Goodfellow. We are constantly striving to offer you the latest and most efficient technology to increase your ability to conduct business with the Credit Union when and where it is convenient for you.

Other 1st Community ATM locations are:

- the drive-thru at 3505 Wildewood
- the drive-thru at 620 W. 29th
- the Base Exchange on Goodfellow AFB
- inside Town & Country on the corner of Bell & Paint Rock Rd
- the Emergency Room at San Angelo Community Medical Center.

Plans are underway to install an ATM in Eldorado's new facility that will open some time in 2007.



Shelene Black, Branch Manager on Goodfellow AFB proudly shows the new ATM located at the front of the Credit Union building at Building 818, 205 Scherz Blvd



Gracie Natividad, Branch Manager in Fort Stockton proudly shows the new ATM located in the drive-thru of the Credit Union building at 800 W. Dickinson

New Eldorado Branch Coming Soon...

1st Community has purchased the former Dairy Mart building in Eldorado at the corner of South Main and East Gillis to renovate as an expanded Eldorado branch. Preparation for renovations is already underway to include an expanded drive-thru and an ATM. The move is prompted by the Credit Union's growth in Eldorado to over 900 members. Not only will the new office provide expanded space, but should provide additional convenience due to the new location, the additional drive-thru lane and the ATM.

IRA Season is Upon Us

1st Community FCU offers you lots of options:

- 1 year, 18 month, or 2 year Term Share Certificates
an IRA Share Account**
- 5 year Roth Conversion IRA Term Share Certificate**
- 5 year Roth Contributory IRA Term Share Certificate**

Contact us today for more details.

Wide Variety of Mortgage Products



- * Conventional**
- * VA**
- * FHA - Purchasing or Refinancing On-line Approval in Minutes!!**

Think Your Mortgage Balance is too SMALL to Refinance? You might be pleasantly surprised when you talk to us at 1st Community...Call us and we will show you how we can save you money and help you with extra cash for college, home improvement, debt consolidation or any other needs you may have. Ask for Rick Sterling or Bonnie Born.

Contact our

**Mortgage Loan Officer Rick Sterling
at our Wildewood office**

325/653-1465 ext. 3629

**or call direct 224-3629 or 800/749-1465
or by e-mail at rsterling@1cfcu.org**



Come Join the Arnie Dillo Club Today & Don't Miss the Fun Next Year

Over 500 Arnie Dillo members and family joined the Credit Union staff at Mr. Gatti's to celebrate Christmas. Although it was busy a GREAT time was had by all. The doors opened at 6:00 pm with food and fun going non-stop until the end. Arnie Dillo members were treated to visits with Santa and having their picture made, Mr. Gatti's full buffet, a Christmas craft, tokens to play games, and an Arnie Store full of items for the children to purchase with their Dillo Dollars.

Arnie Dillo Youth Account for ages Birth thru 12

- * Children earn both dividends and "Dillo Dollars" for their deposits**
- * "Dillo Dollars" redeemed for GREAT Prizes**
- * New Members receive: a t-shirt, passbook, pencil, ruler and Arnie Dillo Club Certificate**
- * Christmas Party with Santa in December**



Take Advantage of FREE Bill Payer!

Take Advantage of FREE unlimited Bill Payer Service available through "CU Easy" Internet Banking for members receiving their statements electronically.

"CU Easy" Internet banking is available 24 hours a day/7 days a week allowing you to perform 90% of your most common financial transactions on your accounts from your home or office. Cross-member transfers are now available at no cost.

"CU Easy" Bill Payer allows you to pay an unlimited number of businesses or individuals on a one-time or recurring basis.

"CU Easy" also offers the FREE option of viewing copies of paper checks that have cleared your account.

Contact our Member Services Department Today to sign up either by e-mail or call 325/653-1465 or 800/749-1465

Vishing Scams Use Phones Instead of Fake Websites

In a new twist, identity thieves are sending spam that warns victims that their credit union/bank account or PayPal accounts were supposedly compromised. However, unlike typical phishing emails, there is **no** website address in these phishing messages. Instead, the victim is urged to call a phone number to verify account details.

The automated voice message says: "Welcome to account verification. Please type your 16-digit card number." The goal is to get the victim to enter their credit card number. In these reported scams, no mention of the credit union, bank or PayPal is made.

Security experts tracking this scam and other instances of "**vishing**", short for "voice phishing", say the frauds are particularly despicable because they imitate the legitimate ways people interact with financial institutions. In fact, some vishing attacks don't begin with an e-mail. Some come as calls out of the blue, in which the caller already knows the recipient's credit card number. This increases the perception of legitimacy, then the caller asks for the valuable three-digit security code on the back of the card.

Vishing appears to be prospering with the help of Voice over Internet Protocol, or VoIP, the technology that enables cheap and anonymous Internet calling, as well as the ease with which caller ID boxes can be tricked into displaying erroneous information.

If you are contacted by someone that claims to represent the Credit Union and you are not comfortable, ask for their name and you call them back at the Credit Union using the numbers you know - 325/653-1465 or 800/749-1465. You are your best protection!!!

Get a Faster 2006 tax refund



TurboTax Online can help you get a faster refund.

Tax season is here, so we're offering our members the easy way to do your taxes and get your refund fast with TurboTax® OnlineSM.

Like the benefits of online banking, doing your taxes online is easy, accurate, fast and secure.

Confidently file your taxes with TurboTax Online:

- Get help every step of the way
- Fills out the forms and does the math for you
- Calculations are guaranteed 100% accurate
- Your tax data is protected
- Get the biggest refund you deserve

Plus, get extra help and tax savings advice on opening an IRA and life events like children, marriage, and home ownership.

Taxes Made Easy. Taxes Done Right.™

Important Tax Fact

Get Your Refund Faster with E-file and Direct Deposit. Go to: www.1cfcu.org and click on the "TurboTax" icon.

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Other parties' trademarks or service marks are the property of their respective owners.

www.1cfcu.org Will Have New Links in 2007

Early in 2007 you will be able to go to 1st Community's website at the URL listed above and get all types of information about IRAs and calculating your retirement needs through our NEW Retirement Central.

Other types of Financial Calculators to help you prepare for Retirement, a Home Purchase, College Funding and other life changing events will also be available.

Notice to Members with a "1st Cash" Line of Credit Loan

Currently only members that have a Checking account or any type of electronic transaction on their accounts at 1st Community receive a monthly statement. All other members receive statements on their deposit and loan accounts on a quarterly basis.

Beginning immediately, members with a "1st Cash" Line of Credit Loan balance will start receiving a monthly statement. The statement you will receive is your payment reminder for this loan. Within the transaction history of the "1st Cash" loan you will see the following: REQPMT THIS CYCLE (your required payment for the current month), MINPMT (the minimum payment due for the current month), and CYCLE DATE (the date that the payment is due for the current month).

If you are unsure of your date or amount due at any time, please feel free to give us a call at 325/653-1465 or 800/749-1465. Do not check your due date on a "1st Cash" Line of Credit Loan on "CU Easy" Internet Banking or "Texas Teller" Audio Response because the due date cycles to the next month automatically regardless of whether a payment was made or not since this is a revolving line of credit (like a credit card).

If you have any questions, please feel free to contact us at the numbers above.

Employee of the Quarter - Claudia Bara

Claudia Bara, one of our Accounting Specialists at our Wildewood office, has been chosen as Employee of the Quarter. Claudia has been with the Credit Union for 5 years and she is responsible for overseeing all ACH activity on member accounts. Her recognition as Employee of the Quarter is in large part due to her efforts to speed processing of members daily ACH transactions. Claudia and Jesse have one daughter, Naudya that they love spending time with. She also enjoys music, dancing and out of town trips. Claudia appreciates her co-workers in Accounting and throughout the Credit Union who make it easy for her to come to work each day. Claudia truly loves her job and we appreciate her daily efforts to provide great member service. Congratulations Claudia!



STATISTICALLY SPEAKING...

Assets.....	\$130,511,936
Loans.....	\$111,471,845
Shares.....	\$115,379,601
Members.....	25,263

Location & Hours: San Angelo

3505 Wildewood Drive
620 West 29th Street

Lobby: M-F 9:00-5:00
Drive-Thru: M-F 7:30-6:00
Sat. 7:30-1:00

Bldg 818, Goodfellow AFB

Lobby: M-F 9:00-5:00
1542 S. Bell

Drive-Thru: M-F 7:30-6:00
Sat. 7:30-1:00

202 SW Main - Eldorado

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

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

800 W. Dickinson-Ft Stockton

Lobby & Drive Thru:
M-F 8:30-1:00
2:00-5:00

Address All Mail To:

1st Community FCU
3505 Wildewood Drive
San Angelo, TX 76904-6433

Web Site: <http://www.1cfcu.org>

E-Mail: 1stcomcu@1cfcu.org

PHONE ALL OFFICES:

325/653-1465

Toll Free 800/749-1465

Except Eldorado - 325/853-2538

Ballinger - 325/365-2105

Fort Stockton - 432/336-2273

BOARD OF DIRECTORS

E.H. "Pete" Weldon..Chairman
Jim Hartle.....Vice Chairman
Bob Brewer.....Treasurer
Harlan Bruha.....Secretary
Bill Brown.....Member
Wilma Davis.....Member
Johnny Fender.....Member
Carol Kohutek.....Member
Kathleen Prince.....Member

SUPERVISORY COMMITTEE

Ed Bendinelli.....Chairman
Maurice Voity....Vice Chairman
Raul Lopez.....Secretary
Dianna Spieker.....Member
Tim Vasquez.....Member

We Will Be Closed:

Monday, January 1

New Year's Day

Monday, January 15

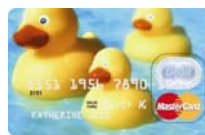
Martin Luther King, Jr Bday

Monday, February 19

President's Day

GOOD NEWS - Increased Share (Deposit) Insurance!

Your Savings (Savings, Checking, Club Accounts, Money Market Accounts and Term Share Certificates) in 1st Community Federal Credit Union are now insured up to \$350,000. IRAs are insured separately for an additional \$500,000. Coverage is attained through a combination of federal insurance provided by the National Credit Union Administration (NCUA) and private insurance by the Excess Share Insurance (ESI) Corporation. Both insurance coverages are provided automatically at no cost to you. Should you have questions about your coverage, contact the Credit Union at 325/653-1465 or 800/749-1465.



Give Them What They Really Want - MasterCard Gift Cards Available in Lobbies

MasterCard Gift Cards are now available in all 1st Community lobby locations. The cost is only \$3.00 to give a gift that can be used anywhere MasterCard is accepted. There is also the security of being able to replace a lost or stolen card. Gift Cards issued in any amount from \$10 - \$500. What a great gift that can be used as a keepsake once it is spent. It's easy - no PIN required. Other great designs available.

Volunteer Spotlight



**Wilma Davis
Member -
Board of Directors**

Wilma Davis is a current member of our Board of Directors. Wilma has been a member of the Credit Union since 1987 and on the Board of Directors for the past 11 years. Wilma was a previous member of the Supervisory Committee and also served as Board Liaison to the committee. Wilma is currently serving on the Policy and Volunteer Loan Review committees of the Board, but over her tenure she has also served on almost every other committee. As a member of the Board, Wilma is a volunteer responsible for the fiscal integrity of the Credit Union and compliance with Federal laws. She has completed all 24 segments of the Volunteer Achievement Training program and actively attends training and conferences. Wilma retired from her position as Facilitator of Manufacturing with Ethicon. Wilma believes in the Credit Union philosophy of meeting members needs and in maintaining the growth and stability of the Credit Union.



A Christmas Account at 1st Community Can Make Christmas More FUN!

Start Saving for Your 2007 Holiday Expenses! Contact one of our Member Service Representatives today and get your Christmas Club started.



3 Types of Student Loans Backed by the Federal Government

- 1) Subsidized Federal Stafford Loans;
- 2) Unsubsidized Federal Stafford Loans; and
- 3) Federal PLUS Loans for parents. For more information contact Becky Dickson at 325/653-1465 or 800/749-1465. Remember to use our lender code: **833712** on the application to indicate you would like 1st Community to be your lender.

The purpose of publishing HORIZONS is to keep the membership of 1st Community FCU 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.*

