

HORIZONS

1st Community Federal Credit Union
www.1cfcu.org January 2009

56th Annual Meeting & Election Of Officials

DATE: Thursday, February 12, 2009
TIME: Registration 6 - 7 pm
Meeting 7 pm
PLACE: The Venue - 4611 S. Jackson

Our 2009 meeting will be held at The Venue again due to the overwhelming positive response we heard from you, the members. We are certain everyone will enjoy this year's meeting at the Venue. Remember, there is plenty of parking, drive-up access to the front door, and the entire interior has been converted to a beautiful meeting/party facility.

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 four 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 four candidates the Nominating Committee is placing in nomination for the Board of Directors:

William D. "Bill" Brown (Incumbent)



Bill Brown is a retired CMSgt from the Air Force and Civil service and also worked as the Marketing Director of Rio Concho Inc. Both his military and civil service careers were spent as an investigator. His degree was in both education and criminal justice. Bill served the Credit Union five plus years on our Supervisory Committee and has served the past four years on the Board. He is proud to be a member of the "Best Credit Union in Town!"

Harlan Bruha (Incumbent)



Harlan Bruha has been the President/General Manager of the San Angelo Colts baseball team, a director of the Small Business Development Center and an instructor at Angelo State University, and he is also a USAF Retired Colonel. Harlan has been a member of the Credit Union for over 25 years and has served as past Chairman of the Board of Directors and is currently the Board's Secretary. He believes his experience, knowledge, and time will continue to support the future growth and stability of the Credit Union.

Carol Kohutek (Incumbent)



Carol Kohutek is the Personal Lines team leader for Trimble-Batjer Insurance. She has spent the last 26 years working in the insurance industry. Carol enjoys being a volunteer and is willing to give her time and talents to help the organizations she believes in. Carol joined the Board in June, 2005. She believes her enthusiasm to serve will be an asset to the Board as well as the Credit Union membership.

Nancy Kloboucnik (Incumbent)



Nancy Kloboucnik is a Lecturer at Angelo State University and also a tax preparer for H&R Block here in San Angelo. Prior to that she was a Communications Officer in the Air Force. She has an MBA in Information Systems and a BS in Mathematics. Nancy has been serving as a member of the board since she was appointed in July, 2008, to fill an unexpired term. She believes in the concept of member-owned credit unions and she wants to be more involved with 1st Community.

IMPORTANT NOTICE to Members Who Have Not Performed a Deposit Transaction Recently...

Please remember to do at least one financial transaction on each of your accounts every 12 months to avoid being charged an Inactivity Fee. This transaction can be as simple as a \$1 deposit. Dividend payments do not qualify since they are initiated by the Credit Union.

Inactive accounts are extremely expensive for the Credit Union to maintain. Remember - you are the Credit Union and expenses are passed on to all members in the form of less dividends, higher loan rates, and more or increased fees. We strive to provide you with the best service at the lowest cost. Mailing statements on inactive accounts is very costly, but sending them out is still a legal requirement for the Credit Union.

There are other ways to help the Credit Union save money and for you to avoid paying an inactivity fee - 1) have your statements sent to you electronically - it is fast, safe and encrypted; 2) maintain a minimum \$100 in each deposit account; 3) have a current loan with the Credit Union - we are currently offering great rates to refinance your vehicle loans from another financial institution and paying you a \$100 bonus to boot; or 4) start a payroll deduction to your account and you will be surprised how quickly the savings can add up!

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Your Money IS SAFE With 1st Community!

Savings, Checking, Money Markets, Certificates & IRAs

Effective October 3, 2008, your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. IRAs insured separately up to \$250,000.

Additional coverage through Excess Share Insurance Corporation (ESI), a private insurance company, insures 1st Community Federal Credit Union deposit accounts for an additional \$250,000. IRAs insured separately for an additional \$250,000.

As a member of an insured credit union, you do not pay directly for your share insurance protection.

More detailed information can be found by going to our website www.1cfcu.org

and clicking on the NCUA logo to access:

* How your Accounts Are Federally Insured (English & Spanish)

* Your Insured Funds (English & Spanish)

If you do not have access to the Internet, please come by one of our offices or give us a call and we can provide you with a brochure to help answer your questions about coverage of your deposits at 1st Community Federal Credit Union.

Save Time and Money on Tax Preparation with Discounts from TurboTax Online and Jackson Hewitt!



We're pleased to offer our members two leading tax preparation services:

- 1. Easily Prepare Your Taxes Online with TurboTax:** Feel good about doing your own taxes online with the #1 rated, #1 best selling tax software. Receive your refund direct deposited in as few as 8 days. TurboTax Online asks you easy questions, accurately completes all the tax calculations for you and guides you through major changes to your tax situation. Help & advice available online 24/7.
- 2. Relax and Let a Local Jackson Hewitt Tax Professional Handle Your Taxes:** Preparing your own taxes can be a complicated and confusing process. At Jackson Hewitt Tax Service, you'll find trained tax preparers who understand your income tax situation. The preparers will address your concerns and answer all of your tax questions with professional, friendly service. [See the Credit Union website at www.1cfcu.org](http://www.1cfcu.org) to print your \$25.00 discount coupon.

Whether you prefer to self-prepare online or work with a tax professional, we have a solution for you.

To get started today, visit our website www.1cfcu.org or call 1-800-613-4406.

How We Protect Your Debit Card

1st Community Federal Credit Union utilizes a cutting-edge fraud-detection system that helps stop fraud at the point of sale for possible unauthorized debit card transactions. This sophisticated and highly effective system is the most reliable tool in the industry to help minimize your risk of fraud.

The system identifies certain typical situations in which card fraud can occur. If questionable activity is detected, the system compares the charge in question to your normal spending pattern and "scores" it based on the likelihood of fraud. If the system determines that there is questionable activity on the account, it is queued to an investigator to contact you for verification of the charges. If fraud is confirmed, your account is closed immediately and a new account is generated for you.

It may turn out that it really was you making the purchase. But just as easily it could be that 1st Community Federal Credit Union has prevented you from being a victim of fraud.

To help us in monitoring your debit card, especially if you plan to travel, having a telephone number that we could always contact you would be most valuable. We have two options that you may elect:

1. You can contact us prior to traveling and give us your Cell Phone number. We can update our records and if an unusual transaction is discovered and we need to contact you, we will have that ability. When you return home, you can ask us to change your home number from your Cell Phone number to your Land Line number, or
2. You can contact us prior to traveling and give us your Cell Phone number. We can update our records and if an unusual transaction is discovered and we need to contact you, we will have that ability. If you prefer, you can keep your Cell Phone number as your Home Phone, and nothing else will need to be done.

**To contact the Credit Union -
325/653-1465 or 800/749-1465.**

ID Theft & Scams on the Increase... Here's Some Ways to Protect Yourself

"Phishing" attempts, where members are sent emails with a link to click on to provide personal information, have been common scams for several years. New scams have been reported that involve "vishing" - short for "voice phishing." Vishing centers on the telephone. Vishing scammers set up fake phone numbers that they mask to appear legitimate. They operate using sophisticated systems similar to what consumers are accustomed to when they interface with their financial institutions.

There are two primary vishing variations:

1. Members may receive an e-mail or text message, similar to a phishing scam, but instead of being directed through an Internet link, they are instructed to call a phone number. There, an automated prompt (or a scam artist pretending to be a call center employee) asks for their personal information.
2. Members may receive an automated or live phone call requesting the same information or a message directing them to call a fraudulent number. The vishing scammer may already have some personal information, such as an account number, which makes the request for additional information more convincing.

To help YOU avoid becoming an ID theft victim you should:

- Be suspicious of any e-mail or text message requesting personal information that claims to be from your credit union.
- Double check any phone numbers against your credit union's customer service numbers listed on the back of debit/credit cards and/or your account statement.
- Be wary of phone callers who say they are from the credit union unless you know them personally.
- Never provide personal information such as your credit/debit card number or PIN.
- Instead of supplying the requested information to a caller or automated system, hang up and call the credit union back at the number listed on your debit or credit card or account statement.
- Report any suspicious calls, emails, or text messages to the credit union so the authorities and other members can be alerted.



LifeLock
Guarantees Your Good Name

1st Community offers LifeLock protection with guaranteed service up to \$1,000,000.

Go to our website www.1cfcu.org, click on the LifeLock ad, and enter our promotion code **1cfcu** to sign up today for your peace of mind and receive a 10% discount.

Wide Variety of Mortgage Products



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

**Contact our
Mortgage Loan Officer Rick Sterling
at our Wildewood office
325/653-1465 ext. 3629
or call direct 325/224-3629 or 800/749-1465
or by e-mail at rsterling@1cfcu.org**



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.



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 pictures with Santa, 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



STATISTICALLY SPEAKING...
as of November 30, 2008

Assets.....\$150,894,830
Loans.....\$126,287,304
Shares.....\$118,367,905
Members.....21,554

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

107 S. Divide - 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
 Johnny Fender.....Member
 Nancy Kloboucnik.....Member
 Carol Kohutek.....Member
 Kathleen Prince.....Member

SUPERVISORY COMMITTEE

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

We Will Be Closed:

* Thurs. Jan 1 - *New Years Day*
 * Mon. Jan 19 - *Martin Luther King, Jr Birthday*
 * Mon. Feb 16 - *Presidents Day*

Employee of the Quarter - Amy Te Grotenhuis

Amy TeGrotenhuis, one of our Telecommunications Service Representatives at our Wildewood office, has been chosen as our employee of the quarter. Amy has only been with the Credit Union since August of 2007, but her ability to be a quick learner and desire to serve our members has made it seem longer. Not only does she provide great member service to those members calling in to the Credit Union, but she also helps support other departments. Amy graduated from Angelo State University with a BA in Finance and was on the Dean's List five semesters in a row. Amy enjoys sports, shopping and spending time with her family. She is extremely friendly and she always has a smile on her face. Her co-workers say she brings a healthy, competitive attitude to their department. Congratulations Amy!



Take Ben Franklin Home With You...



\$100

- \$ Refinance New or Used Vehicles from Another Lender and Receive \$100 CASH
- \$ Refinancing at 1st Community may lower your Annual Percentage Rate
- \$ Offer applies to passenger automobiles and pick-up trucks (less than 1 1/2 ton capacity)
- \$ Commercial use vehicles are not eligible
- \$ Minimum \$10,000 financed
- \$ Does not apply to collateral currently financed by 1st Community FCU
- \$ Membership eligibility and credit approval required
- \$ Limited time offer. There will be no notice when this offer is withdrawn
- \$ For Approved Credit the APR can be as LOW as 5.25% for a term up to 60 months

IRA Season is Upon Us

1st Community FCU offers you lots of options:

- * 1 year, 18 month, or 2 year Term Share Certificates
- * 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.



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 Federal Credit Union to be your lender.

Volunteer Spotlight



Father Maurice Voity - Member - Supervisory Committee

Father Maurice Voity has been a member of the Supervisory Committee since 1997. The Supervisory Committee is made up of volunteers who serve as the "watchdogs" for the members of the Credit Union. They are also responsible for handling member complaints and for securing the Annual Audit of the Credit Union.

Father Voity is originally from Long Island, NY, but came to San Angelo with the Air Force in 1969. He is currently the Rector for the Cathedral of the Sacred Heart. He has a bachelors degree and masters in Business and a Licentiate in Theology Pontifical from the University of St. Thomas at the Vatican. Father Voity enjoys working with the other members of the Supervisory Committee to support our great credit union!

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.*

