

HORIZONS

1st Community Federal Credit Union

www.1cfcu.org

July 2007

CONSUMERS **BEWARE!!**

(Please share this
with your friends &
family!)



As consumers we demand convenience, but we all need to realize that there is a price to pay for that convenience. The following Debit/ATM Card Safety Guidelines will help protect your money and your peace of mind:

Treat your card like cash. Keep it in a safe place. You wouldn't leave a \$100 bill on your dashboard to tempt someone so why would you leave your billfold, purse, checkbook or debit card in plain sight for thieves to see?

Keep your personal identification number (PIN) a secret. Do not write it on the card. Would you write the combination to your safe on the front door of the safe?

Do not disclose card information over the phone to anyone. No one needs to know your PIN. PINs are encrypted. No one at the Credit Union even knows your PIN. 1) Never allow the cashier or anyone else to enter your PIN for you, even if they are assisting you with the transaction; 2) Be cautious about letting your card out of your sight. You might want to offer to pay at the cashier instead of allowing your card out of your sight; 3) Block the view of others when entering your PIN; 4) Be sure the transaction is complete and you have received a receipt before leaving.

Never disclose information about your card in response to an unsolicited e-mail or request. The Credit Union will never call you asking for that type of information. We already have that information on file.

Make certain your Internet shopping sites are secure. Look for "https" in the URL address and/or the little lock that should appear on your screen for secured sites.

Report a lost or stolen card at once. Wouldn't you take action immediately if you lost your purse or billfold? The faster you act, the quicker we can stop a thief: 1) call the 800 number listed on the back of the card to cancel it and then contact the Credit Union immediately. On the week-end you can leave a detailed message over the phone with a phone number for us to contact you back or e-mail us with the same information. We will respond immediately on the next business day; 2) Make copies of all your plastic cards front and back and store them in a secure place. This will give you all the information you need in case your cards are lost or stolen; 3) If you have a cell phone, load the 800 numbers listed on the backs of the cards you will need to contact to cancel the cards immediately.

Carefully review your account statements. Sign up today for "CU Easy" home banking and you can review your account 24/7 at work or home. If you notice something unusual contact us immediately. Again, the faster you act, the quicker we can stop a thief. If you don't have Internet access you can use our "Texas Teller" audio response with your touchtone phone to check your account 24/7.

Gladly offer proper identification when a Credit Union employee or store clerk asks for verification when you are performing a transaction. The San Angelo Police Department's "See It's Me" program is already working its magic. Thieves do not want to do business where employees are asking for identification. If an employee doesn't ask you for ID, be proactive and ask them why they don't check identification.

SPECIAL NOTE - Most card companies have started monitoring accounts for fraud so if you know you are going to be making purchases in an area where you normally do not shop (weekend trips or vacations, etc.) you may want to notify the card company ahead of time so that your own use won't be blocked as potential fraud.

It is up to all of us to help stop thieves from stealing our money and possibly ruining our credit just because of our carelessness. Every financial institution is experiencing an increase in theft and fraud from thieves stealing debit, ATM and credit cards. We are all paying the price of higher

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1st Community Federal Credit Union - Privacy Notice

At 1st Community Federal Credit Union, we put our members first and take pride in offering a variety of financial services. Protecting your privacy, as well as your financial assets, is central to our mission.

Whether you are an existing member or are considering membership with us, we understand how important it is for you to know how we collect, retain and use information about you. We recognize that you have a right to expect your personal information to remain private and secure. 1st Community Federal Credit Union maintains standards to ensure that your personal information is private and secure at all times.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit companies we work with to sell to other third parties the information we provide them.

Information We Collect And Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize or protect the security of our financial records.

If you terminate your membership with 1st Community Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

1st Community Federal Credit Union restricts access to nonpublic personal information about you to our employees who have a specific business purpose in utilizing your data. We also train our employees in the importance of maintaining confidentiality and member privacy. In addition, we maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Maintenance of Accurate Information

1st Community Federal Credit Union has established procedures to ensure that your personal information is accurate, current and complete in accordance with reasonable commercial standards. If you find that your account information is incorrect, call or write to us at the following telephone number or address:

(325) 653-1465

1st Community Federal Credit Union, 3505 Wildewood Drive, San Angelo, TX 76904-6433

We will respond to requests to correct inaccurate information in a timely manner.

More Information

1st Community Federal Credit Union values its members and their privacy. We want you to understand how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how we protect or use your personal information, please contact us at the telephone number or the address above.

CONSUMERS BEWARE (cont. from page 1)

costs to cover the losses that businesses are experiencing due to fraud. 1st Community staff members spend a great deal of time each day assisting members with theft and loss of information concerning their debit/ATM cards and accounts. Even though you "might not" actually lose money, the time and inconvenience involved in dealing with a fraud case will be an experience you would rather not have.

1st Community will be adding links to our homepage at www.1cfcu.org to help aid in the fight against fraud, identity theft, and forgeries.

The best tool we have to fight these problems is education. If you have any information you would like to share to help fight this battle, please feel free to contact the Credit Union at 325/653-1465 or 800/749-1465 or 1stcomcu@1cfcu.org or come by any of our offices.

This is a battle that will take all of us to WIN!



LifeLock

Guarantee Your Good Name

***Don't fall victim to Identity Theft -
Check out LifeLock and protect your
good name and your credit!***

By now you've heard the stories about Americans whose identities have been stolen. They're not pretty... people working for hundreds of hours over many years to get their lives back in order, kids not getting student loans because someone has already ruined their credit, people losing homes because thieves placed mortgages they never knew existed, even innocent individuals ending up in jail.

LifeLock can keep this from happening to you and we guarantee our service up to \$1,000,000.

We're the leaders in a growing industry. You've seen or heard us in countless news stories. You've heard Rush Limbaugh, Paul Harvey, Dr. Laura, Sean Hannity, Howard Stern, Dr. Joy and others endorse us. Look at what our clients say. Check us out. If you've got a reason to worry about Identity Theft, we're sure that you'll find LifeLock is right for you.

Go to www.lifelock.com and enter **our promotion code 1cfcu** to sign up today for your peace of mind and receive a 10% discount.



A Christmas Club Account 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!***

Loans For All Your Needs



1st Community Federal Credit Union

3505 Wildewood • 620 W. 29th • Goodfellow AFB
Eldorado • Ballinger • Fort Stockton

www.1cfcu.org 325/653-1465 or 800/749-1465 Member NCUA

STATISTICALLY
SPEAKING...

as of May 31, 2007

Assets.....\$136,976,481
Loans.....\$108,428,169
Shares.....\$121,934,132
Members.....24,207

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

We Will Be Closed:

* **Wednesday, July 4**
Independence Day

Employee of the Quarter - Bette Holder

Bette Holder, our Telecommunications Rep/Operator at the Wildewood office, has been selected as Employee of the Quarter. Bette has been with the Credit Union for six years and is known as the "always happy and helpful" lady that answers our phone. Bette's goal is to provide quality member service to everyone who calls the Credit Union by processing their calls quickly while keeping them updated about new services. Bette is married to Lynn and they have six children, 11 grandchildren, 2 great grandchildren and numerous pets that they divide their time among. Bette grew up in San Angelo and returned home to San Angelo when her husband retired from the Air Force in 1978. Bette's friendly face tells why she is our Employee of the Quarter for her second time.



**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.

**Are You Building
a NEW Home?
Check Out
1st Community's
NEW Interim
Construction Loan**



1st Community Federal Credit Union is proud to introduce our newest loan service - our Interim Construction Loan program.

This is a loan to assist you in building your Custom Home on property you own. This new loan is currently offered only within a 50 mile radius of San Angelo. All inspections for the interim draws will be made by 1st CFCU personnel. We offer terms up to 12 months for the construction phase, with interest payable at maturity. The principal amount of the interim loan will be converted to permanent long-term financing, and pre-approval of the permanent financing is required before construction begins. Remember, 1st Community also offers great terms for your permanent financing!

1st Community Federal Credit Union offers the complete package — we can finance the lot purchase, we can finance the interim construction, and we also provide permanent financing for the home of your dreams!

Please contact Rick Sterling in our Mortgage Loan department for more details - Direct 325/224-3629, 1CFCU switchboard 325/653-1465 or 800/749-1465 ext. 3629.

**Volunteer
Spotlight**



Bill Brown
Member - Board of Directors

Bill Brown has been a member of the Credit Union since 1982 and a member of the Board of Directors since 2005. Bill currently serves on the Nominating Committee and Volunteer Loan Review Committee. He served 6 years as a member of the Supervisory Committee before becoming a member of the Board of Directors. Bill is a retired CMSgt from the Air Force and Civil service. He most recently retired as the Marketing Director of Rio Concho Inc.

Bill has completed all 24 segments of the Volunteer Achievement Program. He is married to Barbara and they have 4 children and 6 grandchildren. Bill is proud to be a member of the "Best Credit Union in Town!"

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.*

