

# HORIZONS

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

## 57th Annual Meeting & Election

The Credit Union has set Thursday, February 11, 2010, as the date for the 57th Annual Meeting and Election of Officials. The meeting will be held at the same location as last year since it was so popular - the Venue at 4611 S. Jackson, San Angelo.

All members who are in good standing with the Credit Union (which includes having the minimum \$25 par value on deposit) are eligible to participate. There will be information about current and future plans and activities at 1st Community during 2010, current officials will report on the financial condition of the Credit Union, cash door prizes will be awarded and refreshments will be served. It's a great opportunity to learn more about "your" Credit Union.

The Nominating Committee is now accepting candidates for nomination for the Board of Directors. There are currently three vacancies each for a three year term to be filled for 2010. Elected officials are volunteers and receive no compensation for their services. They are legally responsible 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 hold office.

All interested members must complete and sign a "Director's Application and Agreement to Serve" form, which may be obtained by contacting Michelle Murray at the Credit Union (325/653-1465). This form must be filed with the Nominating Committee, 1st Community Federal Credit Union, 3505 Wildewood Drive, San Angelo, Texas 76904, or postmarked no later than December 1, 2009, in order to have all the nominations published in the next newsletter. Nominees for the ballot will be selected by the Nominating Committee. The Board of Directors will also take names of nominees from the floor at the time of the Annual Meeting and Election of Officials. However, if a floor nominee is elected, they will still be required to complete the "Director's Application and Agreement to Serve" form in order to serve.

The first quarter (January) newsletter will contain brief biographical sketches of all nominees submitted by the Nominating Committee and will also provide a reminder of the date, time and place of the Annual Meeting of 1st Community Federal Credit Union.

All members who are 18 years of age or older and are in good standing with the Credit Union are eligible to vote.

## Update on Changes

by 1st Community  
President Bill Nikolauk



As mentioned previously, we are in the process of installing several new programs and technologies to make your access to both the Credit Union and your money easier and safer. Many of these changes will be happening the last quarter of 2009, allowing us to provide you with increased service.

1) the new Phone System was installed in July and it is working well; 2) the new "Texas Teller" Audio Response System will be available shortly, providing an easy to follow menu to prompt you through your transactions. You can also be transferred directly to Credit Union personnel during our regular business hours instead of having to hang up and call the Credit Union number direct. 3) The new "CU Easy" Home Banking & Bill Payer are currently being tested and will be available to you shortly. We will be posting information on our website [www.1cfcu.org](http://www.1cfcu.org) about when and how to log in to the new system; 4) Instant Issue Debit/ATM cards – will be done out of the Wildewood branch allowing us to get your cards in your hands either immediately or within a day or two; 5) Choose Your Own PIN - Each office will have a machine to allow you to change your new or current Debit/ATM card PIN to a number of your choosing; 6) a new Website – more interactive and easier to navigate; 7) 1st Community Platinum MasterCards will convert to Platinum VISA in November; 8) ACH Origination – allowing electronic debits or credits at other financial institutions to make loan payments or build your savings at 1<sup>st</sup> Community.

Please watch our website  
[www.1cfcu.org](http://www.1cfcu.org)  
and future newsletters for important updates.

We at 1st Community pride ourselves in providing state of the art, user-friendly technology. We hope you find all the changes you experience in the next few months positive tools to help make your financial life more successful.

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**STATISTICALLY  
SPEAKING...**

as of August 31, 2009

Assets.....\$156,061,581  
Loans.....\$128,212,898  
Shares.....\$141,045,006  
Members.....21,803

**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](mailto:1stcomcu@1cfcu.org)

**PHONE ALL OFFICES:**

325/653-1465

Toll Free 800/749-1465

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:**

Monday, Oct. 12 - Columbus Day  
Wed., Nov. 11 - Veteran's Day  
Thursday, Nov. 26 - Thanksgiving  
Friday, Dec. 25 - Christmas Day

**Employee of the Quarter - Pauline Gullett**

Pauline Gullett, Accounting Specialist, came to work for 1<sup>st</sup> Community in September of 2003, as a Member Service Representative. She then moved to the Records Retention department while working towards her Bachelor of Business Administration degree at Angelo State University. After graduation, she moved to the Accounting Department where she has been for the past two years. During her spare time, she enjoys spending time with her nine year old daughter, hanging out with friends, going to the movies, and she is very involved with her church. She loves coming to work every day because she has the best "co-workers" ever! Congratulations Pauline!



**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 APR (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 will be  
as LOW as 5.25%**



**Your Money IS  
SAFE With Us!**



**Savings, Checking, Money Markets,  
Certificates & IRAs**

Your savings 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.

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.*



**Arnie Dillo Christmas  
Party for San Angelo,  
Ballinger & Eldorado  
"Arnie Dillo" Members**

**DATE: Tues., Dec. 8, 2009**

**TIME: 6:00 - 8:00 pm**

**PLACE: Mr. Gatti's,**

**4349 Sherwood Way, SA**

Each Arnie Dillo member and one accompanying adult

will receive a FREE meal at Mr. Gatti's buffet.

All Arnie members will receive:

\* tokens to play games

\* a FREE Picture w/Santa

\* and a Christmas Craft

\* Bring "Dillo Dollars" for the Arnie Dillo Store

(additional guests will be at their own expense)

**Get Your Children Signed Up Today  
So They Can Join the FUN!!!**

Fort Stockton will be holding their own Christmas Party

**"CU Easy" Internet Banking  
& Bill Payer are Now FREE  
to All Members**

GREAT NEWS! "CU Easy" Internet Banking and Bill Pay are FREE to ALL Members!

"CU Easy" offers you peace of mind by allowing you to check your account whenever and wherever you want 24/7. Contact the Credit Union at 325/653-1465 or 800/749-1465 to sign up today.

Due to the monthly cost, access to "CU Easy" and Bill Payer will be turned off if you do not log in at least once every 120 days.



# *Holiday Skip-A-Payment*

## *to help YOU with those Holiday Expenses*

Qualifications to extend one monthly, two bi-weekly, two semi-monthly, or four weekly payments include:

- \* All Credit Union services used must be in good standing (loans, savings & checking).
- \* **Skip-A-Payment** application must be received in 1st CFCU office before your payment is due. You will be notified in writing if your **Skip-A-Payment** cannot be approved. If **Skip-A-Payment** application is not received by your due date, it will be effective for the next month. No **Skip-A-Payment** extensions will be granted after December 31, 2009.
- \* **Skip-A-Payment** extensions will only be granted for October, November or December, 2009.
- \* The weekly, bi-weekly or semi-monthly payments must be extended consecutively.
- \* Member agrees to repay the loan according to terms and conditions of the Contract and Security Agreement or the Credit Plan Agreement and Advance Request Voucher previously signed. Important Notice: For any member who purchased GAP on their loan - any payment deferral may reduce the amount of any claim benefit due you in the event of an un-recovered theft or any total loss on your vehicle.
- \* **Skip-A-Payment** approval is subject to loan officer's review.

This agreement, when properly completed and approved by the Credit Union, extends the repayment period of your loan(s). When a payment is skipped, the finance charge, at the rate being charged on your loan, will continue to accrue on your unpaid principal balance from the date your last payment was made. If your next payment is insufficient to pay the accrued finance charge, the unpaid portion continues to accrue until paid from a subsequent payment.

**Skip-A-Payment** may be used on any loan (excluding "1st Cash" Line of Credit, mortgage loans, unimproved property loans, term share certificate loans, business loans, balloon loans, home equity loans, secured home improvement loans and loans with single/quarterly/semi-annual/annual payment frequencies.)

There will be a \$10 fee per loan for processing your Skip-a-Payment request. This \$10 fee will be added to each loan that is approved for the Skip-a-Payment. According to new regulations, the fee must be added on in order to properly disclose the effect on your loan APR. You will notice a slight increase in the APR (Annual Percentage Rate) on your statement only for that month. All future months will reflect the original APR.

To activate your **Skip-A-Payment** simply read the information above, complete the information below, sign and return this application to any 1st Community CU location to skip loan payments for the month of your choice.

**This form can be MAILED to the address on the reverse side, FAXED to 325/658-2129  
or dropped at any of our LOBBY locations.**

Member Name		Member Social Security #		Member Account #		Daytime Phone #	
Note #	Payment Amount	Month Extended (please check one)					
		October	November	December			
Member Signature						Date	
X							
Loan Officer Signature						Date	
X							

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

First-Class  
Postage  
Required

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Fold Here



Fold Here

*Thank you for using  
YOUR Credit Union!!!*