

2

WEEKS LEFT!!!!

GENCO FEDERAL CREDIT UNION

Auto Refi Offer 90 Days

NO AUTO PAYMENTS



AUTO REFI RATES AS LOW AS

2.99% APR**

48 MONTHS

OR **3.09%
APR****

63 MONTHS

PLUS, A CHANCE TO WIN 3 MONTHS

FREE*

CAR PAYMENTS!

TIME IS RUNNING OUT TO SHOW YOUR SCHOOL SPIRIT TOO!

Go to gencofcu.org to vote for your school. Voting ends 12/13/19!



Skipping rope is physically wise...

skipping your payment has fiscal benefits!



SKIP YOUR LOAN PAYMENT!

254.776.9550 | 800.922.6428 | 936.637.7710

ATTENTION DEBIT CARD HOLDERS HOLIDAY TRAVELS MEANS SAFE AND SECURE FUNDS TOO!

TEXT ALERTS CAN HELP STOP FRAUD QUICKLY



GENCO will be using texting if we suspect fraud on your debit card. Save **"37268"** to your contacts list so you know it's **"US"** texting you.

Cardholders will get a text message whenever a potentially fraudulent purchase occurs. The fraud alert will ask the cardholder to confirm or reject the purchase. If there is no response, a temporary hold may be placed on the card until the suspicious transaction has been verified.

Get extra cash with our Skip a loan payment program!

You skip one payment on eligible GENCO loans. You may choose to skip your December 2019 or January 2020 loan payment. Consider it a holiday bonus for being a valued member.

QUALIFICATIONS

- ◆ The request must be received at least 5 business days prior to the due date.
- ◆ The loan must have had 4 consecutive monthly payments made and may not have had any more than one extension in the previous twelve months.
- ◆ Only 2 skips (extensions) per loan allowed per calendar year.
- ◆ All Co-Borrowers and Co-Makers must sign the form in order to be eligible.
- ◆ Your GENCO Federal Credit Union accounts and loans must be in good standing and current to qualify.
- ◆ This program does not apply to real estate, home equity, lines of credit, business/commercial, MasterCard, single payment, balloon, or delinquent loans.
- ◆ Offer is subject to approval. Some restrictions apply.

Subject to approval. Interest accrues on all loans affected by this agreement. Skipping a loan payment may affect the amount of GAP claims. May cause maturity date extension. Please note all signers on the loan are required to sign this extension agreement. **A \$20 fee per loan will apply.**

Insured By NCUA

www.gencofcu.org

*Some restrictions apply. One (1) loan will be randomly selected from valid entries to win three (3) GENCO FCU auto loan payments paid by GENCO, up to \$1,500 cumulative. Each funded loan by December 13, 2019, will act as your automatic entry into the drawing. The winner is responsible for all applicable taxes. The drawing will be held not later than December 20th, 2019. No purchase necessary to win. **APR = Annual Percentage Rate. Rates subject to change without notice. Subject to credit approval, membership eligibility and loan policies. A minimum loan amount of \$5,000 and excludes existing GENCO FCU loans, real estate, motorcycle, recreational vehicle, commercial vehicle, indirect and business loans. Offer ends 12/13/2019. Payment example: \$22.14 per \$1,000 financed at 2.99% for 48 months. For complete details please refer to www.gencofcu.org.