

Opportunity knocks when **GENCO HOME EQUITY**  
**LOAN RATES ARE FALLING!**

HOME EQUITY  
 LOAN RATES  
 AS LOW AS

**5.25** %  
 APR\*

Open the  
 door to your  
 own dreams  
 with a Home  
 Equity Loan!



DEBT CONSOLIDATION | VACATION | HOME IMPROVEMENTS | EDUCATION | SWIMMING POOL | WEDDING | MEDICAL EXPENSES | BRACES | AND MUCH MORE!

If you've owned a home for a few years, chances are you've built some equity into your residence. Now you can tap into the power of your home's value.

- ▼ Low interest rates & low closing costs
- ▼ Borrow up to 80% of the value of your home, minus any outstanding mortgage balance
- ▼ No pre-payment penalty with terms offered at 5, 10, 15 & 20 years
- ▼ Interest may be 100% tax deductible\*\*



\*APR = Annual Percentage Rate. Home Equity Loan rates effective 2/25/2026. Rates are stated "As Low As." Rates and terms subject to approved credit. All rates subject to change without notice. PAYMENT EXAMPLE: \$19.00 per \$1,000 financed at 5.25% for 60 months. The credit union is not authorized to offer tax advice. For more information, consult with your tax advisor regarding the deductibility of interest on a home equity loan. For complete details go to [www.gencofcu.org](http://www.gencofcu.org). **FEDERALLY INSURED BY NCUA**

## GENCO's Digital Wallet Is Convenient & Secure

Our digital wallets are gaining popularity with our members because it offers attractive benefits that make it easier to manage your finances.

**CONVENIENCE** Digital wallets allow you to store payment methods (debit & credit cards) in one place. You can make quick and easy transactions using your phone, smartwatch, or other devices without needing to carry physical cards or cash.

**SECURITY** Digital wallets employ advanced encryption and tokenization technologies, which makes transactions more secure than traditional methods.

**FASTER TRANSACTIONS** Digital wallet payments are processed quickly, often in seconds. This can be especially useful for in-store purchases and online shopping.

**REDUCED RISK OF LOSS OR THEFT** Since your payment information is stored digitally and not on a physical card, losing your wallet or a card is less of an issue.

*Give it a try and you will be surprised how easy and secure it is to use. Logon to the GENCO mobile app, tap on the Cards icon and add your debit/credit card to the digital wallet of your choice.*



Download  
 your free  
 App today!

