

FOURTH QUARTER 2026

THE GENCO BUZZ



Fall Season

IS THE SEASON TO REFINANCE
AND RAKE IN THE SAVINGS AT GENCO

90 DAYS NO PAY

WHEN YOU REFI AT GENCO

REFI RATES START
AS LOW AS

4.59%^{APR¹}

48 MONTH TERM

APPLY ONLINE & TAKE AN
ADDITIONAL 0.10% OFF²

Plus, chance to win 3 months
of **Free³** Car Payments

IT REALLY IS A NO BRAINER!

Why? It's quick, easy and you can even lower your monthly payment too. Then you'll be all set to start your savings. **Apply today!**

Some restrictions apply. ¹APR = Annual Percentage Rate. Rates subject to change without notice. ²Online applications only, 0.10% discount off the approved rate for all terms. ³One (1) loan will be randomly selected from valid entries to win three (3) GENCO FCU auto loan payments paid by us, up to \$2,100 cumulative. Each funded loan by December 4, 2026, will act as your automatic entry into the drawing. The winner is responsible for all applicable taxes. 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, and indirect loans. **Offer ends December 4, 2026. Payment example:** \$22.86 per \$1,000.00 financed at 4.59% APR for 48 months. For complete details go to gencofcu.org. No purchase necessary to win.

Insured By NCUA





LOOKING AHEAD:

Investing in GENCO's Future

I want to share an important change that will take place about a year from now and, more importantly, explain why we believe it is important for you, our members.

Since February 1994, GENCO Federal Credit Union has operated on the Fiserv DataSafe banking system. It has served our credit union and our members well for nearly 33 years and has played a vital role in our success. But technology and financial services have changed dramatically over the years. As we look toward the future, we believe GENCO needs a technology platform that can continue to evolve, grow and provide the capabilities our members and employees need.

On September 13, 2027, GENCO will convert our core banking system from Fiserv DataSafe to Fiserv DNA.

This decision was made thoughtfully and deliberately by our Board of Directors and Management team. We believe DNA will provide GENCO with a more flexible, modern platform that can grow with our credit union and our members. It will provide opportunities to improve member service, increase efficiency, improve our processes and more easily integrate with third-party technology and services.

This isn't simply about changing computer systems. It is about investing in the future of GENCO and making sure we have a technology platform that supports innovation, security and the ability to serve you well for years to come.

We also understand that a core conversion is a significant undertaking. That's why we are beginning our communication with you a full year in advance. You will hear from us early and often. We don't want any surprises.

Over the coming months, we will share more information about what the conversion means for you, what to expect and whether there are any actions you will need to take. Our team is working hard to make this transition as smooth as possible and to minimize the impact on you.

Our goal is simple: To invest in a stronger GENCO today so that we can continue to serve you well into the future.

Thank you for your trust, your membership and the opportunity to serve you!

Sincerely, Neil Ling - PRESIDENT



NOMINATING COMMITTEE INFORMATION

GENCO FCU Board Chairman Robert Black has appointed the nominating committee for 2027. They are responsible for nominating individuals for vacant or expiring terms on the Board of Directors. If you are interested in being nominated for an open or expiring position, please submit your qualifications, biographical information and a statement of willingness to serve to the address listed below.

Attention: NOMINATING COMMITTEE
GENCO Federal Credit Union
P.O. Box 7246 • Waco, TX 76714-7246

*The submission deadline
is 5:00 p.m. Friday,
November 6, 2026.*

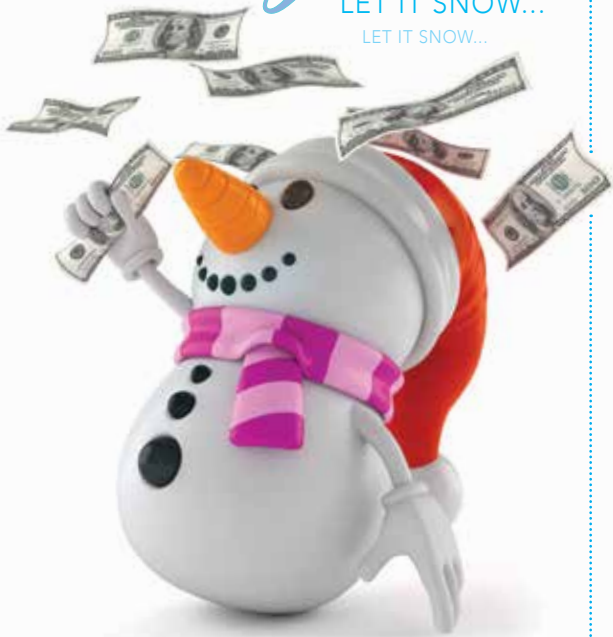
ANNUAL MEETING INFORMATION

**The 2027 Annual Meeting
will be held in the lobby
of the Valley Mills office
located at 731 N. Valley Mills
Dr., Waco, Texas 76710.**

**MARCH 9, 2027
6:30pm Meeting**

Let it Snow...

LET IT SNOW...
LET IT SNOW...



'TIS THE SEASON FOR HOLIDAY CASH!

Apply beginning November 2nd
and start your holiday shopping!

With a **GENCO Personal Loan** you can
use the cash to purchase gifts or maybe
plan a holiday get-a-way with your family.
With cash in hand, the choice is all yours.

BORROW UP TO
\$3,000

TERMS UP TO 18 MONTHS

AND FOR A LIMITED TIME TAKE

1% Off

OFFER EXPIRES DECEMBER 31, 2026

Subject to approval. APR subject to change
without notice. Some restrictions apply.

Hard to say no... to this holiday offer!

HOLIDAY SKIP A PAY IS BACK!

We all worry about gaining
a little extra weight during
the holidays but getting
thick in the wallet is
a holiday must. With
GENCO's Skip A Pay loan
payment program you can literally
keep hundreds of dollars in your
pocket! Or, you can give that plump wallet
a little smooch too! It's entirely up to you which payment to skip.

**Skip one payment on eligible
GENCO loans this November,
December, or January 2027.**



Subject to approval.

Line-of-credit, balloon loans, commercial/business loans, single pay, home improvement, home equity, real estate, MasterCard and any delinquent loans excluded. 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.

Merry Kissmas from all of us at GENCO!

HEART O' TEXAS
HOT
FAIR & RODEO

**READY TO
COWBOY UP?
OCTOBER 8 - 18**

70+ years later the Heart O' Texas Fair and Rodeo is still the
hottest ticket in town! **And that ain't no bull!**

The Heart O' Texas Livestock Show continues to bring in
some of the best livestock and exhibitors from across the
State of Texas.

And GENCO has chances for you to WIN free tickets and fair
passes! Follow us on Facebook for your chance to win. **GENCO
is once again a proud sponsor of the HOT Fair and Rodeo.**



ADOPT A DUCK AT THE WACO GREAT DUCK RACE!

OCTOBER 18 - DUCK DROP 2 PM

Make your plans to join us October 18th, at our booth from
12pm - 3pm during the **GREAT WACO DUCK RACE** in Indian
Springs Park, Waco. Benefiting the Imagination Library of Waco.
We will have 150 ducks in the race, come cheer us on! Free
family fun event with food trucks, inflatable games, arts & crafts.

You don't have to
be a super cool
duck to win...
but it helps!



SCHOLARSHIP OPPORTUNITIES FOR GENCO MEMBERS



MCC SCHOLARSHIP OPPORTUNITIES

Each year GENCO FCU awards a scholarship to an MCC student. The scholarship is for \$1,000, \$500 each for the fall and spring semesters. The scholarship application process is available on October 1, 2026 and will remain open until midnight on January 15, 2027.

ANGELINA COLLEGE & VIRGIE FLENOY MEMORIAL FUND

SCHOLARSHIP OPPORTUNITIES

We have two scholarship funds for \$1,000 each at Angelina College that will recognize two of our members who would be majoring in business education. Applications for the new academic year begin on November 3rd and are due to the Scholarship Coordinator no later than March 20th of each year. If you are a returning student, you have until June 15th to complete your application.

In 2021, GENCO established a scholarship at Angelina College in honor of Virgie Flenoy, a valued employee of GENCO who passed away in 2020 after her battle with COVID. The scholarship continues to honor Virgie's memory and service to GENCO and her passion for education by helping students pursue their own educational goals.

For more information on any of these scholarships, please see our website gencofcu.org.

HOLIDAYS

Columbus Day
Oct 12 – Closed

Veterans Day
Nov 11 – Closed

Thanksgiving
Nov 26 – Closed

Christmas Holiday
Dec 24 – Closed @ 1pm
Dec 25 – Closed
Dec 26 – Closed

New Year's Holiday
Jan 1 – Closed
Jan 2 – Closed

IMPORTANT NOTICE REGARDING CREDIT INSURANCE:

For members insured with Credit Insurance, coverage terminates on the last day of the month during which you reach the Termination Age of 70 for Credit Life and 66 for Credit Disability.

GENCO

Halloween

SAFARI CLUB EVENTS

WACO
EVENT

Date: October 28, 2026 | Time: 6:00 p.m. - 8:00 p.m.

Safari Members are invited to Warren Park in Hewitt from 6:00 to 8:00 pm to celebrate their **Spooktacular Halloween Bash!** Be sure to wear your Halloween costumes and join in on the fun.

LUFKIN
EVENT

Date: October 30, 2026 | Time: 5:00 p.m. - 7:00 p.m.

Lufkin **Savings Safari** members are invited to the **Boo Bash on the Plaza** hosted by the City of Lufkin. Come by our booth to trick or treat on Friday, October 30th from 5:00 to 7:00 pm.



Savings Safari members watch the mail for your invitation!

