

# THE GENCO BUZZ



## WE LOVE OUR MEMBERS

Look For More Announcements And Make Your Plans To Join Us For Our **Member Appreciation Day**



## ANNUAL MEETING ANNOUNCEMENT

In the October newsletter, we announced the 2026 Annual Meeting will be a **business meeting only** with remarks from the Board of Directors, Supervisory Committee and President focusing on financial and audit reports and the election of board members for expiring terms. We are also exploring the option of offering a **virtual attendance option**, like what was provided during the pandemic, to ensure broader member accessibility and convenience.

**Thank you for your continued support and trust in GENCO Federal Credit Union.**

**LOCATION:**  
**Valley Mills Branch Lobby**  
**731 N. Valley Mills Dr.**

**DATE:**  
**March 17**

**BUSINESS MEETING:**  
**6:30 p.m.**

The Nominating Committee (Mary Needler, Adam Harry and Keith Alexander, Chairman) nominates Robert Black, Cathy Restivo and Travis Cotten to fill three positions on the Board of Directors that expire at the 2026 Annual Meeting.

- ▶ **Robert Black** has been a member of GENCO FCU for 29 years and has served 11 terms on the Board of Directors. He is currently serving as Chairman of the Board. Robert retired from Central Freight Lines after 39 years, as the Director of Information Systems. Bob served as a Board member and President of Central Federal Credit Union from 1988-1995 until they merged into GENCO. He has lived in the Lorena area for 49 years.
- ▶ **Cathy Restivo** has been a member of GENCO FCU for 31 years and has served 5 terms on the Board of Directors. She is currently serving as the Secretary of the Board. Cathy is the former Owner/Manager of A-Alarm Fire Systems and Texas Fire & Safety until she retired in June 2022. Until her retirement, she also served as the Secretary/Treasurer of A-1 Fire & Security and Alarm Center and as the Secretary of Therrell Alarm Protection Services. Cathy has served and been involved with several community service organizations including: Fuzzy Friends, March of Dimes, HOT Back Porch Club Committee, Cattle Barron's Ball, St. Louis School, and Reicher Gold Rush. She is an Eastern Star member.
- ▶ **Travis Cotten** is the Chief Financial Officer for Pro Star Rental located in Nacogdoches, TX. Mr. Cotten has been a member of GENCO FCU since 2004 and previously served 3 terms on the Board from 2009-2018. Mr. Cotten is a C.P.A. who has over 25 years of experience in accounting, finance, budgeting and mergers and acquisitions.

## ELECTION RESULTS WILL BE ANNOUNCED AT THE ANNUAL MEETING

Additional nominations by official petition will be accepted if signed by one percent (385) of the total membership. Each nominee must present qualifications, biographical information and a statement of willingness to serve. Petitions must be submitted by February 13, 2026, to the Valley Mills Drive Branch.

**GENCO FCU | Attention: Board Secretary | 731 N. Valley Mills Dr. | Waco, TX, 76710**



## PRESIDENT'S MESSAGE

*The start of a new year is a great time to revisit your financial goals. Whether you're saving for a vacation, building an emergency fund, or planning for a big purchase, GENCO is here to help you create a personalized financial plan. Setting*

*aside money for significant expenses not only provides peace of mind but also helps you feel more secure in your day-to-day life.*

Saving can reduce financial stress, cover unexpected costs, and allow you to plan for future milestones. While it might not feel urgent to save for something months away, the benefits of putting money aside now—rather than scrambling later—are well worth it. It's important to identify your goals and develop strategies for both short-term objectives (like a vacation or a home down payment) and long-term aspirations (such as retirement or starting a business).

To make your goals even more achievable, try using the SMART framework. SMART stands for Specific, Measurable, Attainable, Realistic, and Time-bound. By defining your goals this way, you can stay on track and measure your progress more effectively.

No matter your age, financial situation, or life stage, having a savings plan in place is key to building a strong financial future. Let GENCO guide you as you create a plan that works for you this year.

Sincerely, Neil Ling - PRESIDENT



### 4 Tips to Kickstart 2026 and Reach Your Financial Goals

*As we look ahead to 2026, here are four actionable steps to improve your financial well-being and set yourself up for success:*

- 1. Open or contribute to an IRA** for a more secure retirement.
- 2. Consolidate high-interest debt** to reduce your monthly payments and free up cash flow.
- 3. Deposit your tax refund** into a GENCO Money Market account or Share Certificate (CD) to make your money work harder for you.
- 4. Refinance your mortgage** to take advantage of lower interest rates and save on long-term costs.

*For more information, visit [gencofcu.org](http://gencofcu.org) or stop by any GENCO branch to start planning your financial future today!*

**CONGRATS!**  
TO OUR  
**3 months of FREE**  
**Car Payments Winners!**

*Samuel and Britini Vaneman are the winners of GENCO's recent Bring Your Auto Loan Home promotion incentive which awarded them three monthly auto loan payments of \$600 per month. What an exciting phone call to make to the Vaneman's during the holiday season!*

READY TO SAVE SOME MONEY?  
GENCO RECENTLY...

# LOWERED RATES ON HOME LOANS

30 YEAR FIXED HOME LOANS  
**LIMITED TIME OFFER**

**5.75%**  
**6.043%** APR\*

It really is time to ask GENCO about  
our **Lower Fixed Rate Mortgage**.



SCAN THE QR CODE  
TO APPLY ONLINE



Before you buy your next home, or refinance your existing home, be sure to speak with one of our mortgage experts about our **Real Estate Loans**. Or, you can apply directly on-line today at **gencofcu.org**.



## UPDATE YOUR INFO:

IT'S A NEW  
YEAR - DO YOU  
NEED TO UPDATE  
YOUR CONTACT  
INFORMATION?

*It is important that we have your current contact information. If your address, phone number or email has changed or will be changing, you can securely log into mobile/online banking to update your info or **call us at 254-776-9550** with your new contact information. Keeping your contact information up to date can help maintain your privacy and protect you from identity theft.*

## LOW FIXED RATE - LIMITED TIME OFFER NEW HOME LOANS • REFINANCE HOME LOANS

\*APR = Annual Percentage Rate. Limited time offer. Rates subject to change without notice. Available on all purchase and refinance applications, in the State of Texas only, for a primary residence using a conforming conventional loan portfolio product with GENCO Federal Credit Union. Not eligible on multi-unit properties, condos, townhomes, or manufactured houses. The Conventional Rate/APR examples assume 10% cash down payment required by the borrower with 90% financing on a purchase with a loan amount of \$297,000. 30-year Conventional Rate/APR based on 360 monthly principal & interest payments of \$1,733.21. Monthly payments reflect principal & interest only, they do not include taxes, insurance, or Private Mortgage Insurance (PMI). This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Contact Taylor Leatham, NMLS #653716, (254) 776-9550. GENCO FCU NMLS ID: 631166 For licensing information, please visit [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).



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## GENCO Federal Credit Union

P.O. Box 7246  
Waco, Texas 76714-7246

### Valley Mills Drive

731 N. Valley Mills Drive

### Northeast

1500 N. Loop 340

### Lorena

230 N. Frontage Road

### Woodway

105 Archway Drive

### Lufkin

1402 S. John Redditt Drive

[www.gencofcu.org](http://www.gencofcu.org)

**Federally  
Insured By  
NCUA.**  
Your savings  
federally  
insured to  
at least  
\$250,000 and  
backed by the  
full faith and  
credit of the  
United States  
Government.



## GENCO's NEW Platinum Rewards Mastercard® can be very rewarding!

We are excited to offer GENCO members our new Platinum Rewards Mastercard® with a new look and lots of great new features and benefits. With this exciting new credit card, you can use it for everyday purchases – at stores, online and even places that don't accept cash or checks, like hotels. Plus, now would be a great time to use a balance transfer from your other higher rate cards you used to purchase Christmas gifts.

## Introductory 4.99% APR\* Offer!

Take  
advantage  
of these  
great new  
features:

- No annual fee
- 25 day grace period
- uChoose Rewards program that offers cash back, gift cards, and more
- **4.99% Introductory APR\* for six months from account opening**
- Variable Rates as low as 12.49% APR\* (7.9% fixed APR\* if shared secured)
- Tap to Pay including Apple, Google & Samsung Pay
- Manage your card online with MyCard!

### Manage your card online with MyCard!

Use your desktop computer to log into GENCO's online banking and click on the Manage Card link or use the mobile app and click on Cards at the bottom of the screen to go directly to our MyCard service to:

1. See current balance, credit limit, available credit, payment due date and amount due
2. View transactions with amount, date, merchant location and merchant phone number
3. Set up and make one-time or recurring payments
4. Set up and view eStatements
5. Turn card off/on and set up spending controls and alerts
6. Report card lost or stolen and a whole lot more!

**Apply for your new  
Rewards card today!!!**

\*Annual Percentage Rate

**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.

## You don't need to be an expert arborist to grow your Christmas cash!

Are you ready to get green for the next Christmas? No fertilizing and no weed control is needed when you open your GENCO Christmas Club account. This account allows you to start saving early and growing your Christmas funds. **Saving just \$10 a week will give hundreds plus dividends to spend at Christmas.** In October, we transfer the funds from your Club account into your designated Checking or Savings account.

Open your Christmas Club account with just \$5 and have funds deposited automatically with every pay check. Deposit funds as often as you'd like. The only limitations are on what you can withdraw. Interest is paid quarterly, and your account renews automatically each year.

**To open your Christmas Club account or for more information, visit any GENCO branch, or call us at 254-776-9550.**

