

FOURTH QUARTER 2025

THE GENCO BUZZ



HOME IS WHERE YOUR HEART IS. IT'S WHERE YOU PARK YOUR CAR.

It's time to bring your Auto Loan
Home to GENCO too.
90 DAYS NO PAY

RATES START AS LOW AS

4.79%
ANNUAL PERCENTAGE RATE²

48
MONTH TERM

PLUS....

Apply online & take
an additional
0.10%³ off

SHARE
THE LOVE WITH
A GOOGLE REVIEW⁴
AND YOU'LL BE
ENTERED TO WIN
\$250

We LOVE your positive
feedback and want to
show our appreciation!
When you write a Google
Review we will select
one member's Google
Review per branch
and award each lucky
winner \$250!⁴

GET ENTERED
TO WIN!
3 Months of
FREE
car payments¹

Some restrictions apply. ¹One (1) loan will be randomly selected from valid entries to win three (3) GENCO FCU auto loan payments paid by us, up to \$1,800 cumulative. Each funded loan by December 5, 2025, will act as your automatic entry into the drawing. The winner is responsible for all applicable taxes. ²APR = **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 & business loans. Offer ends 12/05/25. Payment example: \$22.94 per \$1,000.00 financed at 4.79% APR for 48 months. ³Online applications only, 0.10% discount off the approved rate for all terms. ⁴Google Reviews: One (1) \$250 winner per branch – five (5) total winners. **For complete details go to gencofcu.org.**
No purchase necessary to win.



Federally Insured by NCUA

...PRESIDENT'S MESSAGE...



IMPORTANT UPDATE:

Changes to GENCO Federal Credit Union's Annual Meeting

Following the March 2025 Annual Meeting, GENCO's Board of Directors and Management team reviewed the event and its evolving role within our membership. Over the past several years, we've seen a steady decline in attendance, particularly after three years without in-person gatherings due to the COVID-19 pandemic. At our most recent meeting, fewer than 60 members purchased tickets, with the remainder of attendees made up of staff and their families. In light of these trends, and after thoughtful consideration, the Board has made the difficult decision to discontinue our traditional in-person annual meeting format that included a meal and social gathering. Several key factors led to this decision:

- **Decreased participation in recent years**
- **Rising costs associated with meals, venue rentals, and equipment**
- **Significant staff time spent organizing an event with limited attendance**

As a member-owned financial institution, we take our responsibility to be good stewards of your resources seriously. Redirecting time and funds away from the traditional meeting format allows us to better focus on delivering value to all members.

That said, GENCO is still required to hold an annual meeting in accordance with NCUA regulations and we will continue to do so.

OUR NEXT ANNUAL MEETING WILL TAKE PLACE:

**March 17, 2026 at 6:30pm in the lobby of the Valley Mills Drive Office located at
731 N. Valley Mills Drive, Waco, TX 76710**

This meeting will focus solely on the business of the Credit Union, including remarks from the Board of Directors, Supervisory Committee and President, financial and audit reports and the election of Board of Directors for expiring or vacant positions. We are also exploring the option of offering a **virtual attendance option**, similar to what was provided during the pandemic to ensure broader member accessibility and convenience.

A NEW TRADITION: Member Appreciation Day

While we are saying goodbye to a long-standing tradition, we're excited to introduce a new one. Starting in 2026, GENCO will host a Member Appreciation Day – a celebration dedicated entirely to our members. This event will offer opportunities for all members to participate, be recognized, and connect with your credit union in a fun, meaningful way.

More details about Member Appreciation Day will be shared in upcoming newsletters, on our website, and via member email updates as we get closer to March 2026.

Thank you for your continued support and trust in GENCO Federal Credit Union. We are honored to serve you and look forward to many more years of partnership in helping you achieve your financial goals.

Sincerely, Neil Ling
PRESIDENT

NOMINATING COMMITTEE INFORMATION

GENCO FCU Board Chairman Robert Black has appointed the nominating committee for 2026. 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 14, 2025.*

ANNUAL MEETING INFORMATION

**The 2026 Annual Meeting
will be held in the lobby
of the Valley Mills office
located at 731 N. Valley Mills
Dr., Waco, Texas 76710.**

**MARCH 17, 2026
6:30pm Meeting**

OCT
2ND - 12TH

UPCOMING
EVENTS

OCT
19TH

For family fun, the Heart O' Texas Fair & Rodeo is once again one of the hottest tickets in the State of Texas.

GENCO also has chances for you to **WIN free tickets** and fair passes! Follow us on Facebook for your chance to win.

HEART O' TEXAS
HOT
FAIR & RODEO

Proud sponsor of the Heart O' Texas Fair & Rodeo

Please make your plans to join us at our booth from 12pm - 3pm during the **GREAT WACO DUCK RACE** in Indian Springs Park, Waco. This is a **Free family fun event** with food trucks, inflatable games, arts & crafts.



Proud sponsor of the Great Waco Duck Race

GIFT YOURSELF FIRST THIS HOLIDAY SEASON

It may officially be called a **Personal Loan** but this season, maybe we should start calling it the **GENCO Me Loan!**

With a **Personal Loan** from GENCO you will have the flexibility to use the cash to purchase gifts or maybe plan a holiday get-a-way with your family. With the cash in your hands, the choice will be all yours.

OFFER EXPIRES
DECEMBER 31, 2025

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

Apply beginning
November 1st and
start your holiday
shopping!

BORROW UP TO
\$3,000
TERMS UP TO 18 MONTHS
AND FOR A LIMITED TIME TAKE
1% Off



HOP
JUMP
OR
SKIP
YOUR
PAYMENT
YOUR CALL!

With **GENCO's skip a pay...**
shop with cash in your pocket!

HOP
OVER YOUR...
NOVEMBER
PAYMENT
OR **JUMP**
OVER YOUR...
DECEMBER
PAYMENT
OR **SKIP**
OVER YOUR...
JANUARY
PAYMENT

What are you waiting for? Take advantage of **GENCO's skip a pay** loan payment program and you can literally keep hundreds of dollars in your wallet! Or, better yet, you can even spend it on your loved ones. It's entirely up to you as to what you do with the cash saved. You just select which eligible payment to skip and **keep that cash in your wallet!**

You can skip one payment on an eligible GENCO loan this November, December, or January 2026.

APPLY TODAY!

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.

HOLIDAYS

Columbus Day
Oct 13 – Closed

Veterans Day
Nov 11 – Closed

Thanksgiving
Nov 27 – Closed

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

New Year's Holiday
Jan 1 – 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.

SCHOLARSHIP OPPORTUNITIES FOR GENCO MEMBERS

MCC SCHOLARSHIPS

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, 2025 and will remain open until midnight on January 15, 2026.

ANGELINA COLLEGE & VIRGIE FLENOY MEMORIAL FUND SCHOLARSHIPS

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 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 created the newest scholarship at Angelina College in honor of Virgie Flenoy, who was a long-time employee of GENCO. In December of 2020, she lost her battle with COVID and we wanted to recognize Virgie's years of service with us by celebrating her passion for furthering education.

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

WHO IS YOUR BENEFICIARY?

THE IMPORTANCE OF ADDING A BENEFICIARY

Adding beneficiaries to your credit union accounts is an important step to take in order to protect your assets and ensure they're passed to the intended recipients. When a person dies without a joint owner or beneficiary to the account, the money in that credit union account may become part of that person's estate and can take months or even years to get out. When a Payable on Death (POD) Beneficiary is listed, that person(s) may bypass the estate and probate process and claim the money by providing proof of identity and a certified copy of the account holder's death certificate.

Visit any GENCO location to add a beneficiary. One of our friendly staff members will be happy to assist you.

GENCO HALLOWEEN EVENTS



WACO EVENT

For more
information call
(254) 776-9550.

DATE: October 24, 2025
TIME: 5:30 p.m. - 9:00 p.m.
PLACE: Cameron Park Zoo
Movie Night
1701 North 4th Street

LUFKIN EVENT

For more
information call
(936) 637-7710.

DATE: October 24, 2025
TIME: 5:00 p.m. - 7:00 p.m.
PLACE: Pitser Garrison
Convention Center
601 North Second Street

Safari Members are invited to the Waco Zoo from 5:30 to 9:00 pm where we have partnered with the Waco Zoo for their Movie Night! Featuring animated Adam's Family – wear your Halloween costumes and join in on the fun.

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 24th from 5:00 to 7:00 pm.



**JOIN US FOR A NIGHT
OF HALLOWEEN FUN!**

Savings Safari members watch the mail for your invitation!