

CARHUGGERS ENTER TO WIN CHRISTMAS CASH!

Send us a picture of you **"HUGGING YOUR CAR"** to carhugger@gencofcu.org. Your picture will be entered⁴ for a chance to win a **\$1,000.00 CHRISTMAS CASH GIVE-A-WAY!** All pictures will be posted to the GENCO website or Facebook page.



**CARHUGGERS
WILL ALSO LOVE THIS AUTO REFI OFFER!**

3 AND ENTERED FOR A CHANCE TO WIN **3**
MONTHS OF **NO** MONTHS OF **FREE**
CAR PAYMENTS CAR PAYMENTS

Refinance your auto loan at GENCO before Nov. 29, 2024 and get **3 MONTHS NO CAR PAYMENTS.**

Plus, your loan will automatically be entered for a chance to win your next **3 CAR PAYMENTS¹** on us!

REFI AUTO RATES AS LOW AS **5.19%** APR²
TERMS UP TO 48 MONTHS



GENCO
FEDERAL CREDIT UNION



ENTER YOUR PHOTO FOR A CHANCE TO WIN⁴

\$1,000
CHRISTMAS
CASH

PLUS...

ENTER A GOGGLE REVIEW FOR A CHANCE TO WIN

\$250
ADDITIONAL
CHRISTMAS
CASH

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!⁵

**SHARE YOUR
EXPERIENCE!**

APPLY FOR YOUR AUTO REFI ONLINE AND **TAKE AN ADDITIONAL 0.10%^{0/3} OFF**

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 November 29, 2024, will act as your automatic entry into the drawing. The winner is responsible for all applicable taxes. ²APR = Annual Percentage Rate 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 11/29/24. Payment example: \$23.12 per \$1,000.00 financed at 5.19% APR for 48 months. ³Online applications only. 0.10% discount off the approved rate for all terms. ⁴By submitting your photo you give permission for GENCO FCU to post your photo on GENCO's website or Facebook page. ⁵One (1) winner per branch - five (5) total winners. **No purchase necessary to win. Complete rules and details are at www.gencofcu.org.**

254.776.9550 | 800.922.6428 | gencofcu.org | **FEDERALLY INSURED BY NCUA**



Ho Ho Ho *W* does some much needed holiday cash sound?

Apply beginning
November 1st 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
THE RATE YOU QUALIFY FOR



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

OFFER EXPIRES DECEMBER 31, 2024

HOLIDAY SKIP A PAY IS BACK!

This holiday season GENCO wants you to give
yourself the very first gift of the season!

If you take advantage of **GENCO's Skip A Pay**
loan payment program you can literally keep
hundreds of dollars in your wallet! Or, you can
even spend it on your loved ones. It's entirely
up to you what you do with the cash saved. You
just select which eligible payment to skip.

**Skip one payment on an eligible
GENCO loan this November,
December, or January 2025.**

SKIP YOUR...
**NOVEMBER
PAYMENT**

SKIP YOUR...
**DECEMBER
PAYMENT**

SKIP YOUR...
**JANUARY, 2025
PAYMENT**

**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.



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