

THIRD QUARTER 2025

THE GENCO BUZZ



IS SHE CELEBRATING HER NEW HOME OR GENCO'S LOW RATE HOME LOANS

(We may never know for sure)



SCAN THE
QR CODE TO
APPLY ONLINE

One way to find out is to ask about our **Low Fixed Rate Mortgage**.

30 YEAR FIXED - LIMITED TIME OFFER
5.99% / 6.166% ^{APR*}

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



LOW FIXED RATE - LIMITED TIME OFFER

NEW HOME LOANS • REFINACE 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 \$1,779. 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, at (254) 776.9550. GENCO FCU NMLS ID: 631166. For licensing information, please visit www.nmlsconsumeraccess.org.



Insured By NCUA



Be Aware of Scams

In a world where digital threats are ever-evolving, knowing how to spot and avoid scammers is more important than ever to protect your personal and financial security. Staying vigilant and informed is key to protecting yourself from falling victim to these deceptive schemes.

Helpful Tips To Help Avoid Getting Scammed

FOUR SIGNS THAT IT'S A SCAM

1 CALLS FROM AN ORGANIZATION YOU KNOW

Honest organizations won't call, email, or text to ask for personal information like your social security, bank account, or credit card numbers. Scammers often pretend to be contacting you on behalf of the government, like the Social Security Administration, the IRS, or Medicare, or a made up organization that sounds official. Some pretend to be from a business you know like a utility company, tech company, or even a charity. They also use technology to change the phone number (spoofing) that appears on your caller ID.

2 SAYING THERE'S A PROBLEM OR A PRIZE

They might say you're in trouble with the government, you owe money, that someone in your family had an emergency, or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.

3 PRESSURING YOU TO ACT IMMEDIATELY

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't confirm their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They also might say your computer is about to be corrupted.

4 TELLING YOU TO PAY IN A SPECIFIC WAY

They often insist that you pay using cryptocurrency, wiring money through a company like MoneyGram or Western Union, or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will turn out to be fake), then tell you to deposit it and send them money.

HOW TO AVOID A SCAM

1 Block unwanted calls and text messages.

Take steps to block unwanted calls and filter unwanted text messages.

2 Be on guard for spoofed calls.

Just because your Caller ID says it a particular business, it may not be. If you are unsure, hang up and contact them using a website or phone number you know is trustworthy-NOT the number on your caller ID or one they gave you.

3 Never give your login credentials or one-time passcodes to anyone.

These codes grant access to your accounts and can be used for unauthorized access.

4 Don't give your personal or financial information in response to an unexpected request.

Even if it's from a company you do business with and you think it's real, it's still best not to click any links. Instead, contact them using a website or phone number you know is trustworthy-NOT the number on your caller ID or one they gave you.

5 Resist the pressure to act immediately.

Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

6 Know how scammers tell you to pay.

Never pay someone who insists you pay using cryptocurrency, a wire transfer service, or by gift card. And never deposit a check and send money back to someone.

How To Report A Scam

If you think your account has been compromised or you are a victim of a scam, contact GENCO immediately at 254-776-9550.

Sincerely, Neil Ling - PRESIDENT

PROTECT YOURSELF FROM PHISHING

"Phishing"

is when criminals use fake texts, emails, social media posts or direct messages with the goal of luring you to click on a bad link or download a malicious attachment. If you click on a phishing link or file, you can hand over your personal information to the cybercriminals. Many phishing schemes can also install malware onto your device.

No need to fear your inbox, though. Fortunately, once you know what to look for, it's easy to avoid a scam email. With some knowledge, you can outsmart the phishers every day.

SEE IT SO YOU DON'T CLICK IT

The signs can be subtle, but once you recognize a phishing attempt you can avoid falling for it. Before clicking any links or downloading attachments, take a few seconds (like literally 4 seconds) and ensure the email looks legit. Here are some quick tips on how to clearly spot a phishing email or text message:

- Does it contain an offer that's too good to be true?
- Does it include language that's urgent, alarming, or threatening?
- Is it poorly crafted writing riddled with misspellings and bad grammar?
- Is the greeting ambiguous or very generic?
- Does it include requests to send personal information?
- Does it stress an urgency to click on an unfamiliar hyperlink or attachment?
- Is it a strange or abrupt business request?
- Does the sender's e-mail address match the company it's coming from? Look for little misspellings like paval.com or anazon.com.

UH OH! I SEE A PHISHING EMAIL. WHAT DO I DO?

Don't worry, you've already done the hard part, which is recognizing that an email is fake and part of a criminal's phishing expedition. If you're at the office and the email came to your work email address, report it to your IT manager or security officer as quickly as possible.

If the email came to your personal email address, don't do what it says. Do not click on any links - even the unsubscribe link - or reply back to the email. Just delete it. Remember, **DON'T CLICK ON LINKS, JUST DELETE.**

You can take your protection a step further and block the sending address from your email program.

Cybercriminals like to go phishing, but **you don't have to take the bait.**



Source:
National
Cybersecurity
Alliance

Report phishing: You can report a phishing attempt to CISA here:
<https://www.cisa.gov/uscert/report-phishing>



BEST OF LUFKIN

#1

CREDIT
UNION

Voted
**"BEST
OF"**

A special thank you
goes out to all those that voted
for GENCO in Lufkin and Waco.

LOCALS LOVE US

#2

CREDIT UNION
IN WACO



BEST OF WACO

#1

CREDIT
UNION

**WACO TRIB
READERS' CHOICE**

Favorite

CREDIT UNION

GENCO SHINES IN THE COMMUNITIES WE SERVE!

HOLIDAY CLOSURES

Independence Day - July 4

Labor Day - Sept 1

Branch Locations

Waco

731 N. Valley Mills Drive
Bellmead/Lacy Lakeview
1500 N. Loop 340

Lorena

230 N. Frontage Road

Woodway

105 Archway Drive

Lufkin

1402 S. John Redditt Drive

www.gencofcu.org



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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 FEDERAL CREDIT UNION OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

**GENCO Federal Credit Union understands that unexpected overdrafts
occur from time to time - Overdraft Coverage can help.**

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection link to another deposit account you have at GENCO Federal Credit Union ¹	\$1 fee per transfer
Overdraft Protection Line of Credit ^{1, 2}	Subject to fees + interest
Overdraft Privilege Standard or Extended	\$28 Overdraft Fee per item presented*




¹Call us at 254-776-9550, email us at odpservices@gencofcu.org, or come by a branch to sign up or apply for these services;

²Subject to credit approval.

*Per item presented means each time an item is presented, including re-presentation

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at GENCO Federal Credit Union for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review the "What Else You Should Know" section for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts)*	<p>If you would like to select Extended Coverage for future transactions:</p> <div>  <p>Call us at 254-776-9550</p> </div> <div>  <p>Visit any branch, complete a GENCO consent form</p> </div> <div>  <p>Email us at odpservices@gencofcu.org</p> </div>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X	
Everyday Debit Card Transactions		X	

*If you choose Extended Coverage on your account, ATM transactions and everyday debit card transactions will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage. If you want to discontinue Overdraft Privilege in its entirety, contact us at odpservices@gencofcu.org or call us at 254-776-9550.

FEDERALLY INSURED BY NCUA



GENCO
FEDERAL CREDIT UNION