

**GENCO OFFERS
EXTENDED DEADLINE!**



**NOT YOUR
PAYMENT**

THERE'S STILL TIME TO TAKE ADVANTAGE OF A VERY HUGGABLE AUTO REFI OFFER

3
MONTHS OF
NO
CAR PAYMENTS

APPLY FOR YOUR AUTO
REFI ONLINE AND
TAKE AN
ADDITIONAL
0.10%¹ OFF

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

¹Online applications only. 0.10% discount off the approved rate for all terms.

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 12/31/24. Payment example: \$23.12 per \$1,000.00 financed at 5.19% APR for 48 months.



Ho Ho Ho

does some much
needed holiday cash sound?

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.

Apply today and start your holiday shopping!

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 we want
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.

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.

SKIP YOUR...
**DECEMBER
PAYMENT**

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

APPLY TODAY!



GENCO
FEDERAL CREDIT UNION

FEDERALLY INSURED BY NCUA



254.776.9550 | 800.922.6428 | gencofcu.org |