

THE GENCO BUZZ



PROMOTION BEGINS APRIL 13TH

refinance and relax

Move your current auto loan from another financial institution to GENCO to lower your interest rate & your monthly payment! It's quick, easy and then you'll be all set to start your savings!

Your path to savings has never been this relaxing!



✓ 90 DAYS
NO PAY

✓ REFI RATES AS LOW AS
4.59% APR¹
48 MONTH TERM
4.79% APR¹ FOR 72 MONTH TERM

our auto refi offer also includes...

...being entered for a
✓ CHANCE TO WIN 3 MONTHS
OF FREE CAR PAYMENTS²

...reduce your auto loan rate even more
✓ APPLY ONLINE AND TAKE AN
ADDITIONAL 0.10%³ OFF

GENCO...
your official
**relaxation
station**

Some restrictions apply. ¹APR = Annual Percentage Rate. Rates subject to change without notice. ²One (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 June 12, 2026, will act as your automatic entry into the drawing. The winner is responsible for all applicable taxes. ³Online applications only, 0.10% discount off the approved rate for all terms. 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, and indirect loans. Offer ends June 12, 2026. Payment example: \$22.86 per \$1,000.00 financed at 4.59% APR for 48 months or \$16.02 per \$1,000.00 financed at 4.79% APR for 72 months. **For complete details go to gencofcu.org. No purchase necessary to win. FEDERALLY INSURED BY NCUA**

AN IMPORTANT MESSAGE
REGARDING YOUR SAFETY

**FRAUD
ALERT**

**STAY
ALERT
TO STAY
PROTECTED.**

Fraudsters Are Impersonating GENCO Protect Yourself From Spoofing Scams

Scammers are becoming more sophisticated, using a tactic called *"spoofing"* to make emails, phone calls, and text messages appear as though they are coming from a trusted source—like **GENCO Federal Credit Union**. You may see GENCO's name on your caller ID, receive a text that looks legitimate, or get an email that appears authentic. Unfortunately, these messages can be fake – and designed to steal your personal and financial information and your money.

How The Scam Works

Fraudsters use spoofing to create a sense of urgency and gain your trust. You may be told:

- There is fraudulent activity on your account
- Your account has been locked or compromised
- You must verify your identity immediately

They may then ask you to provide your online/mobile banking username, password or a one-time passcode (OTP) that is sent to your phone. If you provide this information, scammers can quickly access your account and steal your money.

GENCO employees **Will NEVER** ask for your username, password or one-time passcodes (OTP). GENCO employees **Will NEVER** contact you to obtain sensitive information via call, text, or email. Even if it looks like it's from us—do not share this information.

Fraud by the Numbers

- The Federal Trade Commission reports that consumers lost over \$10 billion to fraud in 2023, the highest amount ever recorded.
- The Federal Bureau of Investigation identifies phishing and spoofing scams as some of the most common cybercrimes reported each year.
- The Federal Communications Commission continues to rank spoofed calls and texts among the top consumer complaints nationwide.

How You Can Stay Safe

- Pause before responding to urgent requests and do not click links in unexpected messages.
- Never share your online/mobile banking credentials or one-time passcodes.
- If you receive a suspicious message, verify directly by calling GENCO using the number on our official website or your statement.

Stay alert to stay protected. Spoofing scams are designed to look real—but your awareness is the best defense. If someone asks for your login credentials or passcode, it is a scam that could cost you everything.



Sincerely, Neil Ling
PRESIDENT

For more information on
scams, visit our website at.....

www.gencofcu.org/resources/awareness-and-scams.

April 15 Has 2 DEADLINES!

LAST CALL FOR IRA CONTRIBUTIONS: DON'T MISS THE APRIL 15 TAX DEADLINE

As the April 15 tax deadline approaches, many people are focused on filing returns—but it's also your final opportunity to make a meaningful move that could lower your tax bill and strengthen your financial future: contributing to an Individual Retirement Account (IRA).

WHY CONSIDER AN IRA CONTRIBUTION NOW?

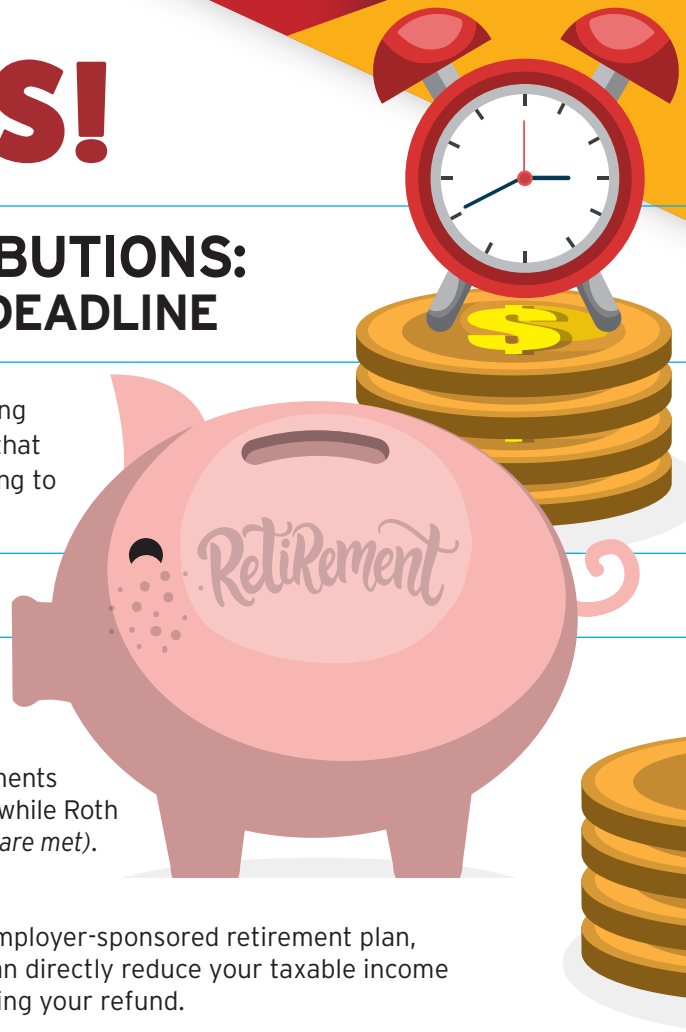
IRA contributions offer two key advantages:

1 Tax-Advantaged Growth
Whether you choose a Traditional IRA or a Roth IRA, your investments benefit from tax advantages. Traditional IRAs grow tax-deferred, while Roth IRAs offer tax-free withdrawals in retirement (if certain conditions are met).

2 Potential Tax Savings
Depending on your income and whether you participate in an employer-sponsored retirement plan, contributions to a Traditional IRA may be tax-deductible. This can directly reduce your taxable income for the prior year—potentially lowering what you owe or increasing your refund.

**A Smart
Move Before
the Deadline**

Taking advantage of your IRA before April 15 is one of the simplest and most effective ways to improve your financial position—both now and in the future. Whether your goal is reducing taxes, boosting retirement savings, or both, this is an opportunity worth considering.



GENCO's reduced HOME LOAN rates also include the dance at home option!

30 YEAR
FIXED HOME
LOANS

LIMITED TIME OFFER

5.50% / 5.788% APR*

Speak with one of our mortgage experts about our Real Estate Loans.
Or, you can apply directly on-line today at gencofcu.org.

*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. Equal Housing Opportunity.

NEW HOME LOANS • REFINANCE HOME LOANS



FACTS

WHAT DOES GENCO FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:
 - Social Security number and account transactions
 - checking account information and credit history
 - employment information and transaction or loss history

When you are **no longer** our member, we continue to share your information as described in this notice.

HOW?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons GENCO Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal	Does GENCO Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

QUESTIONS? | Call toll-free (800) 922-6428 or go to www.gencofcu.org

WHAT WE DO

HOLIDAY CLOSURES

Memorial Day - May 25

Juneteenth Day - June 19

Independence Day - July 4

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

 **Insured By NCUA**

How does GENCO Federal Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does GENCO Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or show your government-issued ID
- give us your income information or provide employment information
- apply for financing

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes
- information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

DEFINITIONS

Affiliates... Companies related by common ownership or control. They can be financial and nonfinancial companies.
GENCO Federal Credit Union has no affiliates

Nonaffiliates... Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies

Joint Marketing... A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's TruStage, and loan recapture programs

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.