

THE GENCO BUZZ



MARK YOUR CALENDARS

THE GENCO ANNUAL MEETING DATE IS NOW SET

Election results will be announced at the Annual Meeting

Additional nominations by official petition will be accepted if signed by one percent (410) of the total membership. Each nominee must present qualifications, biographical information and a statement of willingness to serve. Petitions must be submitted by February 10, 2023, to the Valley Mills Drive Branch.

GENCO FCU

Attention: Board Secretary
731 N. Valley Mills Dr.
Waco, TX, 76710



The Nominating Committee (Kim Payne, Adam Harry and Keith Alexander, Chairman) nominates Robert Black, Jerry L. McDonald and Cathy Restivo to fill three positions on the Board of Directors that expire at the 2023 Annual Meeting.

- ▶ **Robert Black** has been a member of GENCO FCU for 26 years and has served 8 terms on the Board of Directors. He is currently serving as Chairman of the Board. Robert retired from Central Freight Lines after 39 years, as the Director of Information Systems. Bob served as a Board member and President of Central Federal Credit Union from 1988-1995 until they merged into GENCO. He has lived in the Lorena area for 46 years.
- ▶ **Jerry L. McDonald** has been a member of GENCO FCU for 37 years. He has served 3 terms on the Board of Directors and served as a member of the Supervisory Committee for 17 years. Jerry is currently retired but he was employed at Lehigh Portland Cement Company for 38 years. While employed at Lehigh, he was a member of the Universal Atlas Credit Union and was on the Board of Directors for 12 years, serving as the President of the Board during the last 2 years.
- ▶ **Cathy Restivo** has been a member of GENCO FCU for 28 years and has served 4 terms on the Board of Directors. She is currently serving as the Secretary of the Board. Cathy is the former Owner/Manager of A-Alarm Fire Systems and Texas Fire & Safety until she retired in June 2022. Until her retirement, she also served as the Secretary/Treasurer of A-1 Fire & Security and Alarm Center and as the Secretary of Therrell Alarm Protection Services. Cathy has served and been involved with several community service organizations including: Fuzzy Friends, March of Dimes, HOT Back Porch Club Committee, Cattle Barron's Ball, St. Louis School, and Reicher Gold Rush. She is an Eastern Star member.

LOCATION:
Waco Convention Center Brazos Room

DINNER:
6:30 p.m.

BUSINESS MEETING:
7:00 p.m.

...YOUR CREDIT REPORT...



When you have a checking account with GENCO we make it so easy to know and manage your current credit score. Helping you to understand the factors that affect it and get the tools you need to help you stay one-step ahead. This information is available, at no charge, when you use Online banking.

See your score, your rating, and a detailed breakdown of all the factors that go into your score calculation. Use the score simulator that offers an interactive breakdown of how the decisions you make today, might impact your score in the future. Then sign up for alerts so that you are notified when your score changes and learn how you can influence the changes.

Also featured are special offers customized to your history such as; credit cards, auto loan offers, home loan offers and other customized opportunities for you.

**NEXT:
ADD FURTHER
PROTECTION TO
YOUR CREDIT BY
PROTECTING
YOUR CASH
WITH MY CARD.**



My Card, available in Home Banking and on our Mobile App, is a real time saving and convenient service for managing your debit card purchases with your smartphone. Our most popular feature allows you to instantly turn your debit card off if you lose it, or back on when it's found or order a new one.

Other features on our easy-to-use interface give you the power to set alerts/controls, limit transactions by geography, set spending amounts, define which merchants can process transactions and so much more.

Protect your purchases and control when, where and how your debit card is used – enroll in My Card today.

GENCO EMPOWERS YOU TO STAY IN THE KNOW AND KEEP A THUMB ON YOUR FINANCES

Neil Ling
Sincerely, Neil Ling
PRESIDENT





UPDATE YOUR INFO:

IT'S A NEW YEAR - DO YOU NEED TO UPDATE YOUR CONTACT INFORMATION?

We are constantly updating our files to make sure we have the most recent contact information for you. If any of your contact information has changed, please use Home Banking to securely update your address, phone number and/or email address. Keeping your correct address and email on file can help maintain your privacy and protect you from identity theft.

WHEN RATES GO UP, IT'S LIKE YOUR MONEY WORKS OVERTIME!

KASASA

ATTENTION

**KASASA CASH CHECKING ACCOUNT MEMBERS -
- YOUR REWARDS JUST WENT UP!**

Your Annual Percentage Yield (APY) on your KASASA Cash Checking account has increased to

2.25% APY*

Our free Kasasa Cash® checking account earns up to 2.25% APY* on your balances up to \$10,000, just for doing simple banking activities that save you time.

You'll also get refunds on your ATM withdrawal fees, nationwide. That way you can get to your money whenever (and wherever) you need it.

*APY = Annual Percentage Yield. Membership restrictions may apply. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$50 minimum deposit is required to open the account. There are no recurring monthly maintenance charges or fees to open or close this account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our credit union service representatives for additional information, account details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Federally insured by NCUA. Your Savings Insured To \$250,000 Per Account. Kasasa and Kasasa Cash are trademarks of Kasasa, Ltd., registered in the U.S.A.



Valeria Garcia
WACO

CHRISTMAS STOCKING WINNERS ANNOUNCED!

Five lucky members recently entered and won our annual giant Christmas Stocking Give-A-Way!

We want to thank everyone that participated in the contest as well as offer best wishes in the coming new year from all of us!



Courtney Hawkins
LUFKIN



Bradley Chadd
WOODY




Ruben D. Lorena




CHLOE VRBA
CARLA GARCIA
(GRANDMOTHER OF CHLOE)
NORTHEAST

We don't like doing it. But we like doing it easier.

With TurboTax® and GENCO, it's easy to do your own taxes. TurboTax coaches you every step of the way to the biggest refund you deserve. All you need to know is yourself. TurboTax translates taxes into simple questions about your life and puts everything on the right forms for you.

 Providing special guidance for first-time users and specifically designed for people new to tax software, TurboTax walks you step-by-step through your entire tax return process.

 Turbo Tax provides all the help you need by making it easy to get answers to all your questions. Turbo Tax, the most trusted brand of tax software in America, guarantees you a maximum refund or your money back. Let TurboTax help you to make this year your easiest tax year yet.



TurboTax

Turbo Tax will be available the first week of January 2023.

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GENCO Federal Credit Union

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Waco, Texas 76714-7246

Valley Mills Drive

731 N. Valley Mills Drive

Northeast

1500 N. Loop 340

Lorena

230 N. Frontage Road

Woodway

105 Archway Drive

Lufkin

1402 S. John Redditt Drive

www.gencofcu.org

Federally
Insured By
NCUA.
Your savings
federally
insured to
at least
\$250,000 and
backed by the
full faith and
credit of the
United States
Government.



HOLIDAYS

NEW YEAR'S DAY Observed

January 2nd -Closed

MLK DAY

January 16 -Closed

PRESIDENT'S DAY

February 20 -Closed

SCHOOL SPIRIT WINNERS

In fall of 2022, we had our 4th annual School Spirit Competition and asked our members to vote for their favorite school, one in each county that GENCO serves. **Congrats to our 2022 School Spirit Vote Winners!**



▲ H.G. TEMPLE ELEMENTARY
IN LUFKIN

MCGREGOR
JR HIGH SCHOOL
IN MCLENNAN
COUNTY



COLLEGE

SCHOLARSHIP

APPLY
TODAY!

MCC Foundation Scholarship

Each year GENCO awards a **\$1,000 scholarship to an MCC student**. Students must apply online through ApplyTexas and include a list of qualifications. Go to www.mclennan.edu/dual-credit/docs/ApplyTexas.pdf for complete instructions. You may also find this link on our website on our Scholarship page.

No paper applications will be accepted. However, official transcripts are also required and they must be delivered to the MCC Admissions Office on or before the deadline. **If you have any questions regarding the application process, please contact Shelly Cotton at scotton@mclennan.edu or visit mclennan.edu or for the direct link to this info, go to gencofcu.org.** The scholarship is for \$1,000; \$500 each for the Fall and Spring semesters.

The next award will be for the 2023-2024 school year.

Angelina College Scholarship

GENCO Federal Credit Union established a scholarship fund with Angelina college in order to recognize one of its members who is majoring in a business education. This member must show outstanding academic merit and be a full-time student. Business majors who are GENCO members may apply by going to the Angelina College Scholarship Website at www.angelina.edu and clicking on student tools.

Angelina Applications for the academic year begin on November 4th and are due to the Scholarship Coordinator no later than March 20th of each year. If you are a returning student you have until the 15th of June to complete your application. The scholarship is for \$1,000; \$500 each for the Fall and Spring semesters.

You may contact the Scholarship Coordinator, Irma Montoya, at Angelina College at 936-633-5386.

Virgie Flenoy Memorial Fund

In March of 2021, a \$1,000 scholarship was dedicated in memory for a GENCO employee, Virgie Flenoy at Angelina Community College, Lufkin, Texas. This was done in honor of her years of dedicated service and her belief in the importance of education of our young people.

All applicants for this scholarship will mirror the same requirements as our previously established scholarship.

Christmas Club Cash

The solution to Post Holiday Debt

There are more than 300 shopping days until Christmas 2023. When that time comes, will you still be paying on your gifts from 2022? A GENCO Christmas Club account allows you to start saving early. Saving just \$10 a week will give hundreds plus dividends to spend at Christmas. In October, we transfer the funds from your Club account into your designated Checking or Savings account.

Open your Christmas Club account with just \$5 and have funds deposited automatically with every pay check. Deposit funds as often as you'd like. The only limitations are on what you can withdraw. Interest is paid quarterly, and your account renews automatically each year.

To open your Christmas Club account or for more information, visit any GENCO branch, or call us at 254-776-9550.