

THE GENCO BUZZ



FALL AUTO RATE SPECIAL!

TAKE A REFINANCE

Road Trip

AND LOWER YOUR MONTHLY PAYMENT

REFI RATES AS LOW AS

5.69%⁺ APR* **TERMS UP TO 48 MONTHS**

+ 70 DAYS NO PAY

CHANCE TO WIN

0%^{}**

AUTO LOAN



APPLY ONLINE
TAKE 0.15%^{***} OFF



SCAN ME



*APR = 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 12/08/23. Payment example: \$23.36 per \$1,000.00 financed at 5.69% APR for 48 months. **Promotion is limited to one (1) member that will be randomly chosen at the end of the promotion to receive a 0% interest rate on their loan. The closing of the loan will automatically enter you into the drawing. The drawing will be held not later than 12/22/23. No purchase necessary to win. For details go to gencofcu.org. ***Online applications only, 0.15% discount off the approved rate for all terms.

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.

...PRESIDENT'S MESSAGE...



At GENCO Federal Credit Union, community involvement isn't just a choice - it's our passion. We believe that fostering strong relationships and contributing to the growth and well-being of our community is part of our core mission. That's why we are proud of our participation and sponsorship in various upcoming local events that reflect our commitment to the beautiful communities we call home.

Here are some of the exciting events we are delighted to be a part of:

- 1. Local Rodeo Sponsorship:** We are excited to be a sponsor of the Angelina County Benefit Rodeo and the H.O.T. Rodeo/Circuit Finals. Celebrating our local youth with scholarships, livestock shows and of course GENCO is always excited to sponsor a full rodeo team. These events bring our communities together and showcases the hard work of our local youth and talents.
- 2. Lufkin Boo Bash:** Get ready for a night of spooky festivities and Halloween thrills at the Lufkin Boo Bash. Trick or Treating for the whole family! Come by our booth for sweets and treats!
- 3. Waco Zoo Spook-tacular:** We are partnering with the Waco Zoo for their Spook-tacular movie night "Hocus Pocus" with a costume parade and trick or treat stations. Safari members, and accompanying adult get in free with your mailed invitation. Halloween fun and excitement for the whole family.
- 4. Chamber of Commerce Networking Events:** Building strong connections with local businesses is essential. We appreciate our Chambers of Commerce and the Networking Opportunities they provide to help strengthen the ties in our business communities.
- 5. National Night Out:** GENCO FCU is proud to support multiple National Nights Out, an event that brings neighbors and law enforcement together to build safer and stronger communities.
- 6. Lufkin Jr. Achievement Night:** Showcasing hands-on real life financial education. Jr. Achievement's proven lessons in financial literacy, work and career readiness, and entrepreneurship are shown to positively impact the lives of young people.
- 7. Imagination Library Great Waco Duck Race:** Join us in October for this first time event in Waco as we cheer on our 150 ducks for a great cause. Proceeds from this event go towards childhood literacy programs in our area.
- 8. Kasasa Best Day Ever:** November 3rd will be a super fun day, but perhaps not as exciting as the days leading up to it. This event represents just a glimpse of our ongoing commitment to our communities. We believe in giving back, connecting with our members and neighbors, and making a positive impact where we live and work. More to come on this exciting community driven event!

I encourage you to stay connected with us through our social media channels and website for updates, exclusive member offers, and more exciting community initiatives and full details of what is to come.

Thank you for being a valued member of GENCO FCU. Together, we are not just building a stronger financial future but also creating a more vibrant and connected communities. We can't wait to see you at these events and celebrate the spirit of togetherness.

Sincerely, Neil Ling
PRESIDENT

NOMINATING COMMITTEE INFORMATION

GENCO FCU Board Chairman Robert Black has appointed the nominating committee for 2024. They are responsible for nominating individuals for vacant or expiring terms on the Board of Directors. If you are interested in being nominated for an open or expiring position, please submit your qualifications, biographical information and a statement of willingness to serve to the address listed below:

Attention: NOMINATING COMMITTEE

GENCO Federal Credit Union
P.O. Box 7246 • Waco, TX 76714-7246

The submission deadline is 5:00 p.m. Friday, November 17th, 2023.

ANNUAL MEETING INFORMATION

**The 2024 Annual Meeting
will be held at the MCC
Conference Center, 4601 N
19th St., Waco, TX.**

**MARCH 19, 2024
6:30pm Meeting | 7:00pm Dinner**

Holiday Skip A Pay is Back!



our **Skip A Pay** will make your Holiday Season even better!

You can skip one payment on an eligible GENCO loan this November, December, or January 2024.

With GENCO's skip a loan payment program you can literally keep hundreds of dollars in your pocket! Or, you can spend it on your loved ones. It's entirely up to you to which 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.



Voted **“BEST OF”**



We are proud to deliver awesome financial products like Mortgages, Auto Loans, Refinancing and more! But we are even prouder to be voted "Best Of Waco" and "Best Of Lufkin" by the communities we serve! **We thank you for the vote of confidence.**



Meet **William and Darendra Mullins!**

They saved over **\$28,000**

when they refinanced their vehicle with GENCO!

"GENCO has always been there for us! We've been members since 1996! Thank you so much to GENCO and for reaching out to us to see how you could help us save so much money!"

What a great month they had when we refinanced their truck for them and **saved them over \$28,000** on interest! That got us digging a little further to see what else we could do for them. We consolidated a few other loans and saved them thousands more! We do our best to see how our members are managing and we always want to help them get ahead. GENCO is here to support their current and their future dreams to come!

HEART O' TEXAS
HOT
FAIR & RODEO

OCTOBER 5-15

70 years later the HOT Fair and Rodeo is still the hottest ticket in town!

And GENCO has chances for you to **WIN free tickets and fair passes!** Follow us on Facebook for your chance to win.

GENCO, is a proud sponsor of the HOT Fair and Rodeo.



Make your plans to join us Oct. 8th, at our booth from 1pm - 3pm during the **GREAT WACO DUCK RACE** in Indian Springs Park, Waco. Benefiting the Imagination Library of Waco. We will have 150 ducks in the race, come cheer us on! Free family fun event with food trucks, inflatables games, arts & crafts.



Alexcia Ramirez
WACO BRANCH RECEPTIONIST

SCHOLARSHIPS FOR GENCO MEMBERS

HOLIDAYS

Columbus Day
Oct 9 – Closed

Veterans Day
Nov 11 – Closed

Thanksgiving
Nov 23 – Closed

Christmas Holiday
Dec 23 & 25 – Closed

New Year's Holiday
Jan 1 – Closed



**SAVINGS SAFARI
MEMBERS WATCH
THE MAIL FOR
YOUR INVITATION!**

FREE ENTRY:

Waco Event.... Oct 28th

Safari Members are invited to the Waco Zoo from 6:00 to 10:00 pm where we have partnered with the Waco Zoo for their Movie Night! Featuring Hocus Pocus - wear your Halloween costumes and join in on the fun.

Lufkin Event.... Oct 27th

Lufkin Savings Safari members are invited to the Boo Bash on the Plaza hosted by the City of Lufkin. Come by our booth to trick or treat on Friday October 27th from 4:00 to 7:00 pm.



MCC SCHOLARSHIP OPPORTUNITIES

Each year GENCO FCU awards a scholarship to an MCC student. The scholarship is for \$1,000, \$500 each for the fall and spring semesters. The scholarship application process is available on Oct. 1, 2023 and will remain open until midnight on Jan. 15, 2024.

ANGELINA COLLEGE & VIRGIE FLENOY MEMORIAL FUND SCHOLARSHIP OPPORTUNITIES

We have two scholarship funds for \$1,000 each at Angelina College that will recognize two of our members who would be majoring in business education. 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.

In 2021, GENCO created the newest scholarship at Angelina College in honor of Virgie Flenoy, who was a long-time employee of GENCO. In December of 2020, she lost her battle with COVID and we wanted to recognize Virgie's years of service with us by celebrating her passion for furthering education.

For more information on any of these scholarships please see our website gencofcu.org.

WATCH OUR FACEBOOK PAGE & INSTAGRAM FOR A FIRST TIME NEW EVENT:

IT'S GOING TO BE THE BEST DAY EVER!!!

Kindness is one of the most genuine acts one can ever give!

100,000 ACTS OF KINDNESS

ONE DAY ONLY EVENT

GENCO is proud to partner with

KASASA & CHARLIE ROCKET!

Mark your calendar - November 3rd is going to be **THE BEST DAY EVER! WATCH HOW GENCO WILL JOIN IN AND HAVE OUR OWN BEST DAY EVER!** Follow us on social media to learn more about who we have partnered up with and GENCO's participation:

#KasasaLove | #charlierocket (F) | @charlie (Insta) |  gencofcu 

Their tour has begun and will finish on November 3rd!



SCAN ME

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.