THE GENCO BUZZ

GFCU

HERE TO LEND A HELPING HAND WITH A HOME EQUITY LOAN

PUT YOUR HOME TO WORK FOR YOU:

With a **GENCO Home Equity Loan** you can use the funds for home improvements or repairs to increase your home's value. Or, consolidate higher interest debt and simplify your finances into one payment. It's your money to use how you see best!

FOR MORE INFORMATION CONTACT:

Taylor Leatham (ext. 2226)

Joy Melendez (ext. 2229)

¡Se habla Español!

FUND YOUR LIFE'S BIG PLANS

Some restrictions apply. Subject to credit approval, membership eligibility, and loan policies. A minimum loan amount of $50,000 and only available on borrower's primary residence. Excludes condos and manufactured homes. Maximum loan to value up to 80%. [1]APR = Annual Percentage Rate. Rates are subject to change without notice. [2]GENCO is not authorized to offer tax advice, consult with your tax advisor. [3]May be applied towards appraisal and credit report fees. Payment example: Assumes a loan amount of $50,000 financed at 5.25% APR based on 60 monthly principal & interest payments of $949.72. Monthly payments do not include taxes or insurance. All loans are subject to property approval.

Taylor Leatham NMLS #653716 | Joy Melendez NMLS #1997168 | GENCO NMLS #631166.

Insured By NCUA EQUAL HOUSING LENDER

RATES AS LOW AS!

5.25% APR[1]

FOR 60 MONTHS, LONGER TERMS AVAILABLE

NO ORIGINATION FEES +

$500 LENDER'S CREDIT[3]

INTEREST MAY BE

TAX DEDUCTIBLE[2]

OFFER ENDS JULY 31, 2026

HOME IMPROVEMENTS | REPAIRS | DEBT CONSOLIDATION | AND MORE!

BUZZ

THANK YOU...
for Making Our First Member Appreciation Day a Success

On May 12, GENCO proudly celebrated our first-ever Member Appreciation Day, and what an incredible day it was.

This event was created with a simple purpose, to thank the members who are at the heart of everything we do. As a member-owned financial cooperative, our success is built on the trust, loyalty, and support of our members, and Member Appreciation Day gave us a special opportunity to express our gratitude in person.

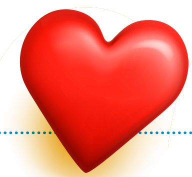
Throughout the day, our branches welcomed members with refreshments, giveaways, and plenty of opportunities to visit with our staff. More importantly, we had the chance to connect with the people who make GENCO such a special place. We enjoyed sharing conversations and celebrating the relationships that have been built over the years.

The response from our members was overwhelmingly positive. We were thrilled to see so many familiar faces and to welcome new members who have just joined GENCO. The enthusiasm shared throughout the day reaffirmed why we chose to create this new tradition.

I would also like to extend my sincere appreciation to our employees. Their hard work, planning, and commitment to providing exceptional service helped make this event a success. They truly demonstrated the spirit of GENCO and our dedication to serving our members and communities.

As we reflect on this inaugural Member Appreciation Day, we are grateful for the opportunity to celebrate with you and excited about the future. We look forward to building on this tradition in the years ahead and finding even more ways to connect with and thank our members.

Sincerely, Neil Ling - PRESIDENT



On behalf of the Board of Directors, leadership team, and all GENCO employees, thank you for your membership, your trust, and your continued support. We are honored to serve you.

Member Appreciation Day was more than just fun - it had winners too! ***Don't miss this annual event next year.***

Thanks to staff members for making this day great for all our members too!

FRAUD IS ON THE RISE
PROTECT YOURSELF!

"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.*

PROTECT YOURSELF... FROM PHISHING SCAMS

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 pavpal.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.

PROTECT YOURSELF... FROM IMPERSONATION SCAMS

At GENCO, the security of our member accounts and personal information remains one of our highest priorities. We want to remind members to stay vigilant as fraudsters continue to use sophisticated tactics to impersonate financial institutions, including GENCO.

Criminals have been using "spoofing" technology to make phone calls, text messages, and emails appear as though they are coming directly from GENCO. Because the contact information displayed may look legitimate, these scams can be difficult to recognize.

WHAT YOU NEED TO KNOW

GENCO will never ask you to provide the following information through a phone call, text message, or email:

- *Your online banking username*
- *Your online banking password*
- *One-time passcodes or text verification codes*

If anyone contacts you requesting this information, even if the caller ID, email address, or text message appears to be from GENCO, DO NOT provide it.

HOW TO PROTECT YOURSELF

You can help safeguard your accounts by following these important security practices:

- *Never share your online banking credentials with anyone.*
- *Be cautious of urgent requests that pressure you to act immediately.*
- *Verify suspicious communications by contacting GENCO directly using the phone number listed on our official website or on the back of your debit or credit card.*

IF YOU THINK YOU'VE BEEN TARGETED

If you believe you may have shared sensitive information or received a suspicious communication claiming to be from GENCO, please contact us immediately. Early reporting allows us to take steps to help protect your accounts and minimize potential losses.

HOLIDAY CLOSURES

Independence Day - July 4

Labor Day - Sept 7

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

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*

[1]Call us at 254-776-9550, email us at odpservices@gencofcu.org, or come by a branch to sign up or apply for these services; [2]Subject to credit approval.

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

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.

Transactions Covered with Overdraft Privilege	***Standard Coverage*** *(No action required)*	***Extended Coverage*** *(Your consent required on consumer accounts)**
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 would like to select Extended Coverage for future transactions:

- Call us at **254-776-9550**
- Visit any branch, **complete a GENCO consent form**
- Email us at **odpservices@gencofcu.org**

**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.*

GENCO FEDERAL CREDIT UNION