

Letter from the President



Based upon recent events and guidelines from local governmental agencies, Generations Federal Credit Union is taking action to promote the safety and well-being of Generations members and employees.

We have closed branch lobbies, but have extended Drive-Thru and Call Center hours to meet member transaction and service needs.

Generations is here for you. Our commitment is to continue to provide the best possible service to our members with minimal disruption during this community health emergency.

I would like to encourage you to visit our Drive-Thru locations, but remember that you can get balance information, transfer funds and pay bills with our Online and Mobile Banking. You can also deposit checks with mobile banking. To sign up, contact our Member Service Call Center at 210-229-1128 (see hours in right column).

Please note that to help provide cash-flow relief to members, our Skip-A-Payment fee has been significantly reduced to \$10 per loan, per occurrence. Access Skip-A-Payment through Online and Mobile Banking (under Transactions dropdown), or contact the Call Center for assistance.

We sincerely appreciate your membership, and look forward to continuing to serve you through this community health emergency.

Ken Raymie
President and CEO



Temporary Branch Changes

Please note the following changes in our Branch availability, and extended hours in our Drive-Thru and Call Center at right.

Lobbies

All branch lobbies are closed. For service, please visit a Drive-Thru or contact our Call Center.

Drive-Thru Locations

- San Pedro Branch, 9311 San Pedro Avenue, Suite 100, SA, TX 78216
- Northwest Branch, 6000 NW Loop 410, SA, TX 78238
- Balcones Heights Branch, 4005 Fredericksburg Rd., SA, TX 78201
- W.W. White Branch, 1945 S W.W. White Rd., SA, TX 78222
- St. Mary's Branch, 1828 N St. Mary's St., SA, TX 78212
- Yarrow Branch, 7503 Yarrow Blvd., SA, TX 78224

Temporary Hours

Drive-Thru

Monday Through Friday

7 a.m. to 7 p.m.

Saturday 9 a.m. to 4 p.m.

Call Center

Call 210-229-1128 for assistance with your accounts. See the back page of this newsletter for a complete list of Call Center services.

Monday through Friday

7 a.m. to 8 p.m.

Saturday 9 a.m. to 1 p.m.

Lending

Call our Lending team at 210-349-LOAN (210-349-5626) to apply for a loan, check on loan status, or to discuss financial challenges.

Monday through Friday

9 a.m. to 7 p.m.

Saturday 9 a.m. to 2 p.m.

Convenience Services

Please remember that our Convenience Services are designed to give you access to your accounts 24 hours a day, 7 days a week. *If you don't yet have access to our online or mobile services, please contact our Call Center to enroll.*

- Credit and debit cards
- Online Banking
- Mobile Banking
- Online Loan applications
- ATMs
- Night Deposit Box

Spotlight: GFCU Call Center

Minimize the need for in-person transactions and drive-time. Our Call Center can help you with all the transactions below, and more.

Call 210-229-1128 for assistance from Monday through Friday from 7 a.m. to 8 p.m., and Saturday from 9 a.m. to 1 p.m.

- Stop payments- ACH/Share Drafts
- Loan Payments- internal transfers, Epay
- Online Banking/Mobile banking
- Troubleshooting and enrollment
- Balances
- Wires
- Transactions
- Locations/Hours
- Debit Card limit increases
- Travel notifications
- Troubleshooting card issues
- Privilege pay issues/fees/opting in/out
- Loan Inquiries- payment amounts etc.
- Address Change requests
- Pending deposit information
- Research Transactions not posted
- DocuSign remote document signature
- Ordering new debit/credit card and PIN
- Skip a payment
- Order checks
- Statement copy
- Bill pay
- Setting up auto share transfers
- Close account
- Audio Response support
- Official checks/ Money Order
- Research/ Issue
- Apple/Samsung pay activations
- Pay a Friend

AUTO LOANS

No payments up to 90 days¹
& refinance rebate up to \$300!²

As low as
1.99%
APR*

Get a great auto loan rate as low as 1.99% APR* on new AND used vehicles. Combine your monthly payment deferral and cash refinance rebate, and put \$1,800² back in your pocket for other expenses!

- **Your monthly payment of \$500² x 3 months (90-day payment deferral)**
- **Add your Cash Refinance Rebate up to \$300²**
- **Pocket \$1,800² this spring!**

Visit MyGenFCU.org/auto, or call **210-349-LOAN (210-349-5626)** to apply today!

*APR is Annual Percentage Rate. Rate of 1.99% applies to a new auto loan enrolled in automatic payments from a MyAdvantage Checking account with a loan term up to 60 months. This includes a rate discount of 0.25%, which may be applied to new and used auto loans that are enrolled in automatic payments from a MyAdvantage Checking account at the time of loan closing. ¹Conditions do apply in order for an auto loan to receive the 90-day payment deferral option and not all loans will qualify. Refinances of existing GFCU auto loans are not eligible for the 90-day first payment deferral or the autopay rate discount. Additionally, a \$75 fee will be assessed for any refinance of an existing GFCU auto loan. ²The external auto loan refinance rebate up to \$300 is offered based on approved, funded loans in the following loan amount tiers: \$10,000-19,999 receives \$100, \$20,000-\$29,999 receives \$150, \$30,000-39,999 receives \$200, \$40,000-\$49,999 receives \$250, and \$50,000+ receives \$300. Excludes loans already financed at Generations FCU. Cash will be awarded per qualified loan and will be deposited into the applicant's primary savings account between 121-140 days after the loan is disbursed. Offer void if canceled or paid off in first 120 days, or late first scheduled payment. Refinance rebate offer ends June 30, 2020. All loans subject to approval. Rates and terms are subject to change without notice and may vary based on your creditworthiness. Figure of \$1,800 is based on a monthly payment of \$500 and a refinance rebate of \$300. Total savings will vary based on payment amount and rebate amount.



MyGenFCU.org • 210-229-1128

