

MyGen News

2021 Second Quarter



Letter from the President



Through a continued health pandemic, as well as a historic weather event mid-February of this year, the credit union has remained dedicated to serving you, our members, through new and innovative means.

The recent roll out of our new online Appointment Booking system in February is just one of the latest examples of this. This system allows members and prospective members the convenience of scheduling in-person branch visits or phone calls to handle a variety of services including new accounts, new loans, insurance and investment services, and assistance with

current accounts. We hope you continue to enjoy this feature.

The 2021 Future Leader Scholarship also kicked off during the first quarter. This program is designed to recognize student members who demonstrate leadership within our community, as well as proven academic success. Members can view details and apply on our website at MyGenFCU.org/Scholarships by April 30, 2021 at 5 p.m. Winners will be announced by May 12. Good luck to all of our applicants.

Generations Investment Group welcomed Financial Advisor Waleed Khan to the GFCU team in February. Waleed brings significant financial consulting experience to our team, and is already meeting with members to support their short- and long-term financial planning needs. Welcome, Waleed!

GFCU helped celebrate the San Antonio Police Department's 175th birthday with a donation to The 100 Club of San Antonio in honor of SAPD officers, who make up one of our key founding groups. We were also proud to sponsor the annual SA Sports All Star Game in January and the Big Brothers Big Sisters of South Texas Flag Football Game in February. Check out all of our #GFCUCares activities and events on our website under the Community section.

We appreciate your membership and look forward to continuing to serve your financial needs well into the future.

Ken Raymie
President and CEO

Future Leader Scholarship – Extended Deadline



We recently extended the deadline for Future Leader Scholarship applications to 5 p.m. on Friday, April 30, 2021.

Each year, this scholarship program recognizes student members who demonstrate academic achievement as well as community leadership.

Visit MyGenFCU.org/Scholarships to Learn More and Apply!

Holiday Closures

All GFCU branches, drive-thrus and offices will be closed:

Memorial Day
Monday, May 31, 2021

Important Dates

2021 Annual Meeting

Wednesday, April 7, 2021
(Register online to watch live, or visit our website to watch the recording.)

Future Leader Scholarship Deadline

Friday, April 30, 2021
@ 5 p.m.

Now Available

Book an Appointment Online!
Visit MyGenFCU.org

Click the orange "Schedule an Appointment" button at the top of the page.

MyGenFCU.org



Annual Membership Meeting

Generations FCU will hold the 2021 Annual Meeting virtually on **Wednesday, April 7, 2021 at noon**. Our Annual Meeting will feature updates on credit union business from 2020, and the announcement of Board Election results.

Members can register to attend and watch live at MyGenFCU.org. All attendees will be sent meeting login details directly to their registered email address one week before the Annual Meeting. You can also watch the recording on our website after the meeting.

Investment Planning for Every Life Stage

Our CFS* financial advisors at Generations Investment Group, available through CUSO Financial Services, L.P., are highly trained, licensed professionals, who will objectively analyze your investment needs and work with you to create a financial plan that will help you reach your goals.

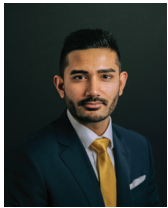
What Makes Us Different

- We start with a financial plan and use a risk-based approach to investing to better select a combination of safety, liquidity and return for each investor.
- We avoid conflicts of interest, as we do not use proprietary investment products.
- Our fees are straightforward and easy to understand.

Helping all Generations of Members

From those beginning their investment journey with as little as \$3,000 to those nearing retirement, our plans and investment strategies are professionally tailored to meet your unique objectives.

Introducing Waleed Khan, CFS* Financial Advisor



We are pleased to introduce our new CFS* Financial Advisor Waleed Khan. For more than seven years, Waleed has taken a holistic approach to financial planning and investments based on what's important to the member regarding specific objectives, risk tolerance and time horizon. His approach has helped individuals, their families and business owners achieve financial success and peace of mind. His knowledge includes working with military and government benefit plans.

Marcel Theriot, CFS* Financial Advisor and Program Manager



Marcel has been advising clients for more than 20 years in planning their financial future. He takes a team approach to planning and investing for members, surrounding himself with an administration team, as well as investment and insurance professionals whose teamwork and professionalism help him build long-term relationships and provide excellent customer service.

Schedule an Appointment Today! • 210-229-1128 • Investments@MyGenFCU.org

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. **Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.

AUTO LOANS

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

as low as

**1.99%
APR***

*Rates effective as of January 19, 2021. APR is Annual Percentage Rate. Rate of 1.99% APR 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. All loans are subject to approval. Rates, terms, and conditions are subject to change. ¹Conditions do apply in order for an auto loan to receive the 90-day payment deferral option and not all loans will qualify. Interest will continue to accrue through the deferred payment period. 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, 2021.

