

Letter from the President



I am beyond pleased to announce that Generations was named as a San Antonio Express-News 2021 Top Workplace. We'll learn our ranking in late October, but we have reason to start celebrating. Top Workplaces placement is based on staff surveys. This year, a record percentage of our team members participated, responding positively about their work experience, and indicating support for the credit union's future direction. Generations has been named a Top

Workplace nine times since joining the program in 2010, and this year's scores are our highest yet.

I would also like to highlight GFCU's pride and teamwork. Generations won first place in Division 3 at the San Antonio Sports Corporate Cup 2021. For the second year in a row, we were named Charity Champions, and we were the top fundraiser among all participants regardless of size. GFCU raised \$11,224 for local charities, and collected hundreds of school supplies, thousands of pounds in food donations, and 57 units of blood, to support SA Sports, the SA Food Bank, South Texas Blood and Tissue Center, Haven for Hope and the Boys & Girls Clubs of SA. In addition to our fundraising and donation efforts, our team competed in a wide variety of athletic events to win the top prize.

GFCU joined Blue Cares SAPOA Outreach this summer to collect 2,265 school supplies for students in need in our area. We also kicked off our fundraising drive for the October 7th Leukemia and Lymphoma Society Light the Night Walk. Though we've exceeded our initial \$15,000 fundraising goal, we press on to help find a cure for blood cancers.

In September, I was honored to be named as a recipient of the San Antonio Business Journal 2021 C-Suite Awards. This award recognizes local executives who successfully led their teams during events of 2020 to present. Though individual in nature, this is truly a team award, reflecting the commitment, collaboration and accomplishments of the entire Generations family over the past year.

At Generations, we take our brand of Member Owned, Community Grown personal banking to heart. I hope you can see that while we focus on enhancing and expanding service to members, we're working to build a culture that truly serves generations in our community.

Ken Raymie

Ken Raymie President & CEO







Check out our community and team activities at MyGenFCU.org/gfcu-cares.

Like, Follow and Share Generations FCU on Facebook, Twitter, LinkedIn and Instagram.

Holiday Closures

All branches, drive-thrus and offices will be closed on the following days.

Columbus Day

Monday, October 11, 2021

Veterans Day

Thursday, November 11, 2021

Thanksgiving DayThursday, November 25, 2021

Christmas Eve

Friday, December 24, 2021 (Offices will close at 1 p.m.)

Christmas Day

Saturday, December 25, 2021

New Year's Eve

Friday, December 31, 2021 (Offices will close at 1 p.m.)

Now Available

Book an Appointment
Online!

Visit MyGenFCU.org

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"Schedule an Appointment"

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MyGenFCU.org

Generations FCU Board of Directors Nominations & Petition Process

The affairs of the credit union are governed by nine Directors, as provided by the Generations Federal Credit Union bylaws. These officials are elected by and from the credit union's membership. There are three (3) positions up for election this year.

Nominees for the Generations Federal Credit Union Board of Directors are as follows:



Veronica Godley

Veronica Godley is Director of Environmental Services at San Antonio Water Systems (SAWS), developing strategic policy and managing all aspects of water quality programs. Godley holds a BS Chemistry from the UT San Antonio, and an MS Hazardous Waste and Material Management from

Southern Methodist University. Her professional experience includes positions with Kelly Air Force Base, the City of SA, and St. Philips College. She participates with the National Forum for Black Public Administrators Executive Leadership Program and the Harvard Business Leadership Program, the Alamo Laboratory Association Chapter, the Association of Laboratory Managers, the American Chemical Society, Toastmasters, Girl Scouts, and Shiloh Missionary Baptist Church. She has been married for 30 years, and has two children.

Larry Reed



Larry Reed has served on the GFCU Board of Directors for more than 30 years and is a current Board incumbent. He is a retired San Antonio Fire Department Captain and represents the Retired Firefighters as Trustee on the Fire and Police Pension Fund. He was previously elected by Firefighter Pension Funds across Texas as a Director of the Texas Association of Public Employee Retirement Systems (TEXPERS) from 1998-2005. In 2010, Reed was again elected to the TEXPERS Board of

Directors. Reed is a graduate of the University of Texas-San Antonio with a BBA in Finance.

Warren Schott



Warren Schott, incumbent Board Member, is Executive Director of the San Antonio Fire and Police Pension Fund where he has worked for 25 years. Prior to the pension fund, Schott worked for Generations Federal Credit Union for 7 years. He also serves on the Advisory Board of the Siguler Guff Distressed Opportunities Fund, a \$600 million company that invests in companies undergoing financial distress, operating difficulties and significant restructuring. Schott is also a member of

the St. Louis Men's Society of St. Louis Catholic Church. He holds a BBA in Accounting from Texas State University. He is a CFA charterholder and a member of the San Antonio Society of Financial Analysts.)

Neira South-White



Incumbent Board Chair Neira South-White has served as a GFCU Board Member since 2013, having previously served on the Credit Union's Supervisory Committee for more than 10 years and the Membership Liaison Committee for six years. She retired as the Director of Human Resources from the San Antonio Water System (SAWS) where she worked for more than 24 years. Mrs. White received her double M.A. from Webster University with a concentration in Human Resources and

Management.

Board Petitions

Members interested in becoming a candidate for the Board of Directors may petition the credit union membership to request a position on the election ballot. Learn more at www.MyGenFCU.org/BoardNominations.

Check out our Auto Loan Rates, still as low as 1.99% APR^*

Learn about even more GFCU vehicle financing values at MyGenFCU.org/Auto.

*APR is Annual Percentage Rate. Rate of 1.99% APR effective as of 1/19/2021 and includes rate discount of 0.25% applied to new and used auto loans when enrolled in automatic payments from a MyAdvantage Checking account with a loan term up to 60 months. All loans subject to approval. Rates, terms, and conditions are subject to change.

