

Letter from the President



The entire Generations FCU family is excited to kick off a New Year with you, our valued members. Because of your support as a member, we're heading into 2023 with the momentum of new branch locations, more product and service offerings, and the move of our Headquarters to a new building at One Castle Hills. More details on that are coming very soon, and we can't wait to celebrate this milestone with you.

2022 was an incredible year, and we are so grateful for your continued commitment to the Generations team as your trusted financial partner. In November, we were announced as one of the top five organizations in the San Antonio Express-News 2022 Top Workplaces Awards in the mid-size employer category. Out of over 1,500 companies participating in the program, only 100 were recognized, and Generations was among only 25 other mid-size employers throughout the city.

In our continued commitment to serving first responders, our 10th Annual Turkey Express event allowed more than 50 team members to deliver Thanksgiving turkeys and hams to fire fighters throughout San Antonio, and hot Thanksgiving meals with sides and pies to police substations and county offices throughout our service area.

To further strengthen our community during this season of giving, our #GFCUCares team came together to raise over \$20,000 for the Leukemia Lymphoma Society's Light the Night Walk, which helps fund research and services related to the disease. We also partnered with Coats for Kidz to donate nearly 400 coats and jackets to help families in need keep their children warm during the winter months.

We were honored to continue our sponsorship of the Blue Santa Golf Tournament fundraiser presented by Blue Cares, the San Antonio Police Officers Association community outreach organization, to provide holiday gifts to children in low-income families. We've also sent teams to wrap gifts for Santa deliveries throughout the city. We supported the SA Food Bank's Harvest of Hope annual brunch fundraiser. Most recently, our teams have visited Boysville, Inc. to wrap hundreds of gifts donated by community members, making the holidays bright for foster children in residence ranging from under one year to 18 years of age.

To see a complete list of #GFCUCares activities in our community, visit mygenfcu.org/gfcu-cares and follow us on social media.

Ken Raymie
President and CEO

Upcoming Schedule

Monday, January 2

Closed New Year's Day
(observed)

Monday, January 16

Closed Martin Luther King, Jr.'s Birthday

Thursday, January 26

GFCU Open at 11 a.m.
following All Staff Meeting

Monday, February 20

Closed Presidents Day

Friday, March 24

Scholarship Submission Deadline

Wednesday, April 5

Annual Meeting



Keep an eye out for
the Headquarters
Grand Opening
announcement in
your email inbox!



GFCU Home Equity Line of Credit (HELOC)

FIXED rates* with options for interest-only** or principal and interest repayment options!

Your GFCU fixed rate HELOC won't change for the life of the credit line.

Visit MyGenFCU.org/HomeEquity

*All loans are subject to approval. Rates and terms are subject to change without notice and may vary based on creditworthiness. Borrower may be responsible for certain closing costs, the exact amount of which depends on the property type, location, and the amount of the equity line. Property insurance is required, including flood insurance where required.

**If interest-only repayment option is selected, payments are interest-only for the first 5 years.

Generations FCU Board 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. Three (3) positions on the Board of Directors are up for re-election in the 2022-2023 Board Election cycle.

Nominees for the Generations Federal Credit Union Board of Directors are as follows (in alphabetical order):



James Bell

James W. Bell has been a Generations Federal Credit Union Member for 16 years. He has been an employee of a San Antonio area school district for 10 years. James currently serves as the CEO and one of the founding fathers of (L.I.T.T) "Life In The Tongue" nonprofit organization. He graduated from Sam Houston State University with a BS in Criminal Justice in 2004. He also furthered his education by obtaining a Master's in Computer Information Systems from University of Phoenix in 2010.



Anthony Rogers, Ph.D.

Anthony "Tony" Rogers, Ph.D., previously served as GFCU Supervisory Committee Chair. As Fire Science Coordinator Instructor for the Fire Science Program for Northside Independent School District (NISD), Rogers manages dual college credit and certification programs for high school juniors and seniors. He serves as an Associate Professor at Texas A&M University (College Station) and Southern Illinois University, and is a 29 year veteran of the U.S. Navy and Marine Corps Reserve. Rogers has worked with municipal and educational organizations in Human Resources and Leadership management roles, and is a former Chair of the City of San Antonio Affirmative Action Committee. He holds a Bachelor of Business Degree from University of Texas at San Antonio, Master of Business Administration (MBA), and Doctorate of Philosophy from Our Lady of the Lake University in San Antonio, Texas.



James Smith

James Smith currently serves as an Associate Board Member for the Generations Federal Credit Union Board of Directors. He is a Sergeant with the San Antonio Police Department, serving the department since 1992. James is also a Chairman on the San Antonio Fire & Police Pension Fund and has previously served as an Executive Board member of the San Antonio Police Officers Association (SAPOA). He currently serves as President of the Board of Directors for the Texas Association Public Employee Retirement Systems (TEXPERS). James also spent 11 years in the United States Army, departing as a captain.

Board Petition Process

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.

Petitioners must:

Complete the GFCU Petition Application Packet Obtain 428 unique, legible credit union member signatures Submit the completed packet by 5 p.m. on Friday, January 6, 2023 to receive a position on the ballot. The Petition Application Packet may be requested by filling out the form at MyGenFCU.org/BoardNominations. Printed applications and petition forms may also be picked up at GFCU Headquarters, located at 9311 San Pedro Avenue, Suite 1100, San Antonio, Texas, 78216.

MyAdvantage Checking Offers More

MyAdvantage Checking benefits are designed to protect your financial well-being around the clock, plus:

✓ IDProtect™ ✓ \$hoppingRewards™ ✓ Cell phone insurance ✓ And more!

Visit mygenfcu.org/MyAdvantage for the full list of benefits and enrollment details.