



Snap the QR Code to support our team!
Leukemia & Lymphoma Society
2023 Light the Night Walk



Learn more about our Community Engagement initiatives at MyGenFCU.org/gfcu-cares.

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mygennews

2023 THIRD QUARTER

MyGenFCU.org

GENERATIONS FEDERAL CREDIT UNION



Letter from the President

We were thrilled to announce the opening of our new full-service, flagship Castle Hills Branch. GFCU Headquarters offices are now located on the 8th floor of this building, which proudly showcases our green-and-orange waves logo. We will be announcing our grand opening soon, and we hope that you'll visit our Castle Hills Branch and enjoy the features like spacious seating, private offices and more.

Another recent achievement was being named Charity Challenge Champions in our division for the fourth year in a row at the San Antonio Sports 2023 Corporate Cup. We were excited to contribute \$57,129 to benefit SA Sports, the SA Food Bank, the Boys & Girls Clubs of SA and Haven for Hope. The annual Corporate Cup event includes field day and other competitions for local companies of all sizes. We're also proud of our win in the Tailgating competition in our division.

I'm pleased to share even more great news about our GFCU team. Generations was named to the San Antonio Business Group on Health (SABGH) and the Mayor's Fitness Council Healthy Workplace Recognition Program. We offer competitive and comprehensive healthcare benefits, plus a wide range of fitness programs to help our workforce continue to thrive. In addition, our Consumer Lending team also recently received the inaugural Arc Award from our partner Meridian Link, recognizing our team's strategic thinking and technology-based innovation. Congratulations to our Human Resources and Consumer Lending teams.

In August, we'll launch a new Buy Now Pay Later (BNPL) program that will be available to qualifying members with Generations Checking Accounts. Through BNPL, members will be able to make purchases with a GFCU Debit Card, and then use Online or Mobile Banking to split the expense into multiple payments over a set period. This means that you'll be able to get the things you want now and pay for them over time, even without a credit card. We're also adding more convenient features to our Mobile Banking app. Details are coming to you in the coming months, so stay tuned to your email inbox.

As a member owned, community grown credit union, our members and community are at the center of everything we do. We look forward to continuing to grow together with you.

Ken Raymie
Ken Raymie
President & CEO

Important Dates

Thursday, July 27, 2023

All Branches, Call Centers and Support Departments open at 11 AM due to All Staff Meeting

Thursday, August 24th & Saturday, August 26, 2023

Fraud Awareness Member Seminar

Monday, September 4, 2023

Labor Day Holiday Closure



Support
#GFCUCares

Light the Night Walk

Saturday, October 14, 2023

Link On Back Page



Get the money you need, when you need it most

- Select your loan balance and term
- Apply online
- Instant approval for qualified buyers*
- Funds available within minutes of approval

Complete details are available at MyGenFCU.org/GENnow.

*GEN Now is only available for current GFCU members who meet underwriting qualifications. All loans are subject to approval. Some loans may be referred for additional review and consideration by the Consumer Lending team. Minimum borrower credit score for a GEN Now loan is 560. Refinances of existing GFCU loans are not eligible. Loan minimum \$500. Loan maximum \$4,000. All loans are subject to approval. Rates, terms, and conditions are subject to change.

GEN Now



MyAdvantage Checking Savings & Convenience

MyAdvantage Checking offers more than a standard checking account. For just \$5 per month, you get Cell Phone Protection¹ of up to \$400, Monthly Credit Score² update and bi-annual Credit Report, and IDProtect^{3®} with identity theft expense reimbursement coverage¹ and resolution services.

But there are even more savings and convenience services built into MyAdvantage Checking. You also get:

- **Shopping Rewards™** – Enjoy exclusive offers and discounts at thousands of leading online retailers
- **Debit Advantage® Buyer's Protection¹ and Extended Warranty¹** on items purchased with your MyAdvantage Checking Account
- **Travel & Leisure Discounts** (available online only)
- **Health Savings Discounts⁴**
- **AD&D Insurance¹**

MyAdvantage Checking also offers the conveniences you need from your checking account, like:

- **Get Paid Up To 2 Days Early**
- **Free Visa® Debit Card**
- **Free Access to Online & Mobile Banking**
- **Free Bill Pay Service & Smart Deposit**
- **Access to CO-OP ATM Network**
- **One Box of Free Standard Checks Each Year**

myAdvantage
Checking



Sign up to get all the valuable MyAdvantage Checking benefits at MyGenFCU.org/checking/myadvantage-checking.

Current MyAdvantage Checking accountholders may register for all of these account features at MyBenefits.MyGenFCU.org.

¹Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

²You will have access to your credit report and score provided your information has been verified by the CRA. Credit score is a VantageScore 3.0 based on Transunion data. Third parties may use a different type of credit score to assess your creditworthiness.

³Benefits are available to personal checking account owner(s), their joint account owners and their eligible family members subject to the terms and conditions for the applicable Benefits. Some Benefits require authentication, registration and/or activation. Benefits are not available to a "signer" on the account who is not an account owner or to businesses, clubs, trusts, organizations and/or churches and their members, or schools and their employees/students. Family includes: Spouse, persons qualifying as domestic partner, and children under 25 years of age and parent(s) of the account holder who are residents of the same household.

⁴This is NOT Insurance. Registration/activation required.

⁵Registration/activation required; available online only.

Insurance Products are not insured by the NCUA or any Federal Government Agency; not a deposit of or guaranteed by the credit union or any credit union affiliate.



Make Some Waves this Summer

There's still plenty of sunshine, open roads and time to make a splash this season with a Generations Boat, Jet Ski, Recreational Vehicle (RV), All Terrain Vehicle (ATV) or Motorcycle Loan.

Get pre-approved and find your vehicle now to start your adventures, or talk to a GFCU Loan Specialist about refinancing your current loan. We offer:

- **Flexible terms**
- **Competitive fixed rates**
- **No prepayment penalties**

Payment Protection is also available, including GAP coverage.

Apply at MyGenFCU.org or by phone at 210-349-LOAN (5626), or visit your nearest branch for easy application with local decisions, and quick closing.

Then get ready to make waves with your next adventure.



SAFEGUARD YOUR ACCOUNTS WITH TOOLS FROM GFCU

Generations Federal Credit Union accounts include tools to help you manage your day-to-day personal finances.

Online and Mobile Banking with Smart Deposit (available with GFCU Checking Accounts) make it easy to check your account balances, look up transaction history, transfer funds, deposit checks and more. Our Visa® debit cards provide the freedom to make purchases at retailers around the world, and right here at home.

There's even more value in these no-cost convenience services from Generations when you use them to help detect potential fraudulent activity. Use these tools to help detect transactions that seem unfamiliar, and guard against unauthorized changes to your account:

Online & Mobile Banking Balance & Transaction Alerts

Select "Alerts" from the menu when you're logged into GFCU Online or Mobile Banking, and choose up to 20 alerts that will be sent to you via text or email. Alerts include attempted password changes, adding new users, authorizations of external transfers, and more.

Debit & Credit Cards Limits and Transaction Confirmation

For your convenience, contact our Call Center when you're traveling, or when you are buying big ticket items with your GFCU Debit or Credit Card. This will help expedite your purchases while maintaining our systems that detect unusual activity and potential fraud.

If you're signed up for MyAdvantage Checking, you'll add even more protection to your accounts. Get details at MyGenFCU.org/checking/myadvantage-checking.

To sign up for Online & Mobile Banking, contact:

Member Services
210-229-1128

Toll-free (outside SA): 800-232-8178
Monday-Friday: 7 a.m. – 7 p.m.
Saturday: 9 a.m. – 1 p.m.

MEMBER SEMINAR

Fraud Detection and Prevention



Learn how to protect your money and your personal information by understanding the growing potential threats to your data security.

Our Risk Management team would like to share steps that you can take to prevent falling victim to threats and scams.

Learn About

- Common scams and how to identify the red flags
- What to do in the event of a scam and how to report the scam
- How fraud can affect you and your finances

Thursday, August 24, 2023 • 9 a.m.

Saturday, August 26, 2023 • 9 a.m.

**GFCU Northwest Branch
Learning Center
6000 NW Loop 410
San Antonio, Texas 78238**

Register Online
by snapping this QR Code



Limited Seating Available • Sign Up Today