



# mygennews

MyGenFCU.org

GENERATIONS FEDERAL CREDIT UNION



## Letter from the President

*As we enter the final quarter of the year, we're excited to announce several upcoming events and initiatives at GFCU.*

*Are you passionate about your credit union and interested in shaping its future? We're seeking qualified individuals to serve on our*

*Board of Directors. Nominations will be accepted October 1 - 31. For more information, please visit [mygenfcu.org/boardnominations](https://mygenfcu.org/boardnominations).*

*Don't miss your chance to win big in our Debit Sweepstakes! Every week through October 27, one lucky winner will be drawn. Simply use your GFCU Visa® debit card without entering your PIN at the grocery store, at the pump, or at the movies, and each transaction is an entry. The more you use your card, the more chances you have to win.*

*We're excited to announce our inaugural Day of Serving at the San Antonio Food Bank on Saturday, September 21. Over 175 GFCU employees will come together to help sort and organize food, ensuring that our community members have access to nutritious meals.*

*GFCU is proud to support local organizations that make a positive impact in our community. We recently presented checks to SMART and Texas Grandparents Raising Grandchildren. These organizations are dedicated to helping those in need, and we're honored to be able to contribute to their important work.*

*The #GFCUCares Team is gearing up for the Leukemia & Lymphoma Society's Annual Light the Night Walk in October. We're excited to join the fight against blood cancers and walk alongside warriors in our community. Donations can be made at any branch, or you can use the QR code found below. Your support is greatly appreciated*

*Thank you for your continued membership and loyalty. We look forward to serving you this holiday season and beyond.*



**Rick Divina**  
Interim President & CEO,  
Chief Financial Officer

## Important Dates

### October 1 - October 31, 2024

Board Nominations open for applications. See enclosed article for details.

### Monday, October 14, 2024

Columbus Day Holiday Closure

### Thursday, October 24, 2024

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

### Monday, November 11, 2024

Veterans Day Holiday Closure

### Homebuyer Education Courses

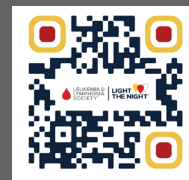
- Wednesday, October 16
- Wednesday, November 20
- Wednesday, December 18

To reserve your seat please email [downpaymentassistance@sanantonio.gov](mailto:downpaymentassistance@sanantonio.gov)



### 2024 Light the Night Walk Leukemia & Lymphoma Society

Snap the QR Code to support our team through October 31, 2024.



# BOARD NOMINATIONS



The affairs of Generations Federal Credit Union are governed and overseen in accordance with GFCU bylaws, by volunteer members just like you. Three (3) positions on the Board of Directors are up for re-election in 2024. Details outlining volunteer commitments and expectations are available at [MyGenFCU.org/BoardNominations](http://MyGenFCU.org/BoardNominations).

Beginning on Tuesday, October 1, 2024, interested members may download the 2024 Volunteer Application at [MyGenFCU.org/BoardNominations](http://MyGenFCU.org/BoardNominations). Applications are also available at the Generations FCU Headquarters front desk, 1100 NW Loop 410, Suite 800.

Applications are due by 5 p.m. on Thursday, October 31, 2024. Fully and properly completed applications must be returned to the Credit Union through the following delivery options:

- In-person at Generations Federal Credit Union Headquarters, 1100 NW Loop 410, Suite 800 Front Desk
- By mail to Generations FCU, ATTN: Marketing Dept., P.O. Box 791870, San Antonio, TX 78279-1870
- Email scanned, signed copy to [CorpComm@mygenfcu.org](mailto:CorpComm@mygenfcu.org)

Please contact [CorpComm@mygenfcu.org](mailto:CorpComm@mygenfcu.org) with questions.



## SWIPE



## TAP



## SIGN

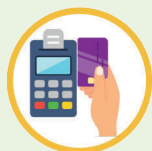
FOR A  
CHANCE TO

# WIN

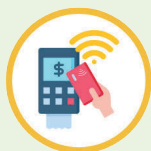
# \$500 weekly

Pay **\$5 or more** using your **Generations FCU Visa® debit card** without entering your PIN between August 5th and October 27th, and you're automatically entered to win \$500 each week with every transaction!

- Use your GFCU Visa® debit card for any **non-PIN based transaction** of \$5 or more, and you're automatically entered for a chance to win a **\$500** prize every week!
- Use your debit card at the grocery store, at the pump, at the movies, for online shopping or to make back-to-school purchases. **Every transaction of \$5 or more is an entry.**
- Weekly drawings will be based on transactions posted from 12:00 AM on the first Monday of the week, through the following Sunday at 11:59 PM.
- The Sweepstakes will run from **Aug. 5 to Oct. 27!**



SWIPE



TAP



SIGN

Details & Official Rules at  
[MyGenFCU.org/DebitSweepstakes](http://MyGenFCU.org/DebitSweepstakes)

## Unlock Your Dream Home With

### myAdvantage Mortgage

**Ready to turn your homeownership dreams into reality?**

MyAdvantage Mortgage\* from Generations FCU is here to make it happen!

**No Down Payment? No Problem!**

Skip the hefty down payment and start building your dream home right away. This is a game-changer for first-time buyers and those looking to preserve their savings.

**Bye-Bye PMI!**

Save even more on your monthly mortgage payments by avoiding private mortgage insurance (PMI). It's a simple way to put more money back in your pocket.

**Flexibility at Your Fingertips**

Choose from a variety of loan terms and the option to lower your interest rate by up to 0.5%. We'll work with you to find the perfect mortgage solution.

**Let's Make Homeownership Happen!**

Contact us today to learn more about MyAdvantage Mortgage and start your journey to owning your dream home by visiting [MyGenFCU.org](http://MyGenFCU.org).

\* All loans are subject to standard underwriting criteria and approval, and subject to acceptance of appraisal/valuation. Rates and terms may vary based on creditworthiness, qualifications and/or collateral conditions. Property must be a single family home used as primary residence. Purchase Only - MyAdvantage Mortgage is not available for mortgage refinancing or cash-out. No other Real Estate Owned property allowed. Escrow account is required. Closing costs must be paid at time of close; no gifts allowed. Asset reserve requirements apply. Maximum loan amount is \$766,550. In addition to the 1% origination fee, borrower will be responsible for closing costs which may include title insurance, appraisal fee, and survey costs. Hazard insurance is required, including flood insurance, if applicable.

Generations FCU is an Equal Housing Lender. The credit union makes loans and extend credit without regard to race, color, religion, national origin, sex, handicap, or familial status.

