



PO Box 791870
San Antonio, TX 78279-1870



Thank you for voting for GFCU in the
SA Express-News 2025 Readers' Choice Awards
Winner in Seven Categories

REMINDER:
ANNUAL MEMBERSHIP MEETING
APR. 9 | 1100 NW Loop 410, Suite 700 • Castle Hills, TX 78213
DOORS OPEN 11:30 AM | MEETING AT 12 PM



Get the latest news and developments at MyGenFCU.org, and on social media.

210-229-1128 • MyGenFCU.org • [f](https://www.facebook.com/MyGenFCU) [X](https://www.x.com/MyGenFCU) [in](https://www.linkedin.com/company/MyGenFCU) [ig](https://www.instagram.com/MyGenFCU)

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GENERATIONS FEDERAL CREDIT UNION

2025 SECOND QUARTER

Letter from the President



We're just days away from our highly anticipated Annual Meeting, and we encourage you to see the detailed article inside for information. This meeting will take place at 12 PM on Wednesday, April 9, at our GFCU 7th Floor Meeting Room, 1100 NW Loop 410. Your participation is greatly valued, and we look forward to connecting with you.

I would also like to highlight important changes coming to MyAdvantage Checking. Beginning May 1, the monthly fee will adjust to \$5.95. However, we're thrilled to enhance your banking experience with the addition of Telehealth services. Dark Web Monitoring, and improved cell phone insurance coverage. The monthly fee may be waived by maintaining aggregate account deposits of \$10,000 or more. We've already sent comprehensive details to all current MyAdvantage Checking account holders via mail and email, so please take a moment to review those communications.

The GFCU Team is excitedly preparing for the 2025 Corporate Cup, the annual field day sponsored by San Antonio Sports. Our team is determined to uphold our tradition and take home the Corporate Cup Charity Challenge win for the sixth consecutive year. We invite you to join us in supporting our fundraising and donation efforts. You can find all the information you need at mygenfcu.org/gfcu-news-updates/corporate-cup-2025. Additionally, you can show your support by purchasing a limited-edition GFCU 2025 Fiesta Medal, available at any of our branch locations.

Finally, we are immensely grateful to our members for your unwavering support. We are honored to announce that GFCU was nominated and placed in seven categories for the 2025 SA Express-News Readers' Choice Awards. We sincerely thank you for taking the time to vote for us. Your recognition means the world to our teams, and we are committed to continuing to provide you with exceptional service.

Rick S. Divina

Rick Divina
President & CEO

Important Dates

Wednesday, April 9, 2025
Annual Meeting

Wednesday, May 1, 2025
New MyAdvantage Checking Launch

Monday, May 26, 2025
Memorial Day Holiday Closure

Thursday, June 19, 2025
Juneteenth Holiday Closure

5x Charity Challenge Winners

Support our Drive to Win the 2025 Corporate Cup #CharityChallenge

Snap Link Below



\$58,266 Raised in 2024!

2025 Fiesta Medal



1 for \$15 Each
or 2 for \$25

Purchase yours at any
Generations FCU Branch

Love your journey, wherever it leads.

Visit MyGenFCU.org for our competitive
RV, Boat, Jet Ski and Motorcycle Loan Rates



BOARD NOMINATIONS & PETITIONS

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 2024-2025 Board Election cycle. Nominees for the Generations FCU Board of Directors are as follows (in alphabetical order):



Veronica Godley (Incumbent Secretary) is Director of Environmental Services at SA Water Systems (SAWS), developing strategic policy and managing water quality programs. Godley holds a BS in Chemistry from UTSA, and an MS in Hazardous Waste and Material Management from Southern Methodist University. She previously worked 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, Harvard Business Leadership Program, Alamo Laboratory Association Chapter, and Association of Laboratory Managers.



Larry Reed (Incumbent Chair) has served on the GFCU Board of Directors for more than 20 years. He is a retired SA 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 UTSA with a BBA in Finance.



Warren Schott (Incumbent Treasurer) is the Executive Director of the SA Fire and Police Pension Fund where he has worked for 25 years. Prior to the pension fund, Schott worked for Generations FCU 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 SA Society of Financial Analysts.

2025 Annual Membership Meeting

Join us for an update on 2024 credit union business, and meet your Board of Directors.

Wednesday, April 9, 2025
Generations FCU Headquarters

1100 NW Loop 410, Suite 700 • Castle Hills, TX 78213
Doors open at 11:30 AM • Meeting begins at 12 PM

ROLL into Spring with a New Vehicle

Up to **90 DAYS** WITH NO PAYMENTS*

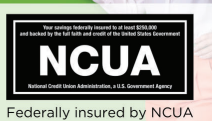
36 MONTHS Rates as low as **5.15% APR¹**

84 MONTHS Rates as low as **6.65% APR¹**



¹ APR is Annual Percentage Rate, effective 01/22/2025. Rates listed include a 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 time of closing. Rates subject to change without notice. Payment Example: For a \$15,000 loan for a term of 36 months with a 5.15% APR¹, the monthly payment will be \$450.59.

* Conditions apply for an auto loan to receive the 90-day payment deferral option. 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.



Stay Alert & Secure: Protecting Seniors from Financial Abuse



Elder financial abuse is a growing concern, with Americans over 60 losing an estimated \$23.8 billion annually. Alarmingly, the majority of these cases—87.5%—are committed by someone the victim knows.



Recognizing the warning signs is crucial. Sudden financial changes, such as unexplained withdrawals or unpaid bills despite adequate funds, can signal exploitation. Seniors who become isolated, display increased anxiety, or have missing valuables may also be at risk. Abusers often manipulate victims into secrecy, making it essential to stay vigilant.

Preventative measures can significantly reduce the risk of elder fraud. Assigning a trusted power of attorney ensures financial decisions are handled responsibly. Regularly

monitoring bank statements and credit reports helps detect suspicious activity early. Open communication is key—encouraging seniors to discuss their finances makes them less vulnerable. Additionally, educating them about common scams empowers them to recognize fraudulent schemes. Seeking advice from financial professionals can also provide extra layers of protection.

If elder abuse is suspected, contacting local authorities or organizations like the National Center on Elder Abuse (NCEA) is critical. By staying proactive and informed, we can help safeguard the financial well-being of our aging loved ones.



UNLOCK YOUR DREAM HOME!

Enjoy competitive rates and flexible terms, tailored to fit your budget, with the option to lower your interest rate by up to 0.5%. Our Home Loan Specialists provide fast decisions and personalized guidance, ensuring a smooth path to your new home. Call 210-230-9380 to take advantage of these benefits and make your homeownership dreams a reality.

No Down Payment*



No Private Mortgage Insurance*



15, 20, or 30-Year Terms



*All loans are subject to approval. Purchase only; MyAdvantage Mortgage is not available for mortgage refinance.

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. 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 extends credit without regard to race, color, religion, national origin, sex, handicap, or familial status.



- ✓ Get Paid Up to 2 Days Early
- ✓ Shopping Rewards™
- ✓ IDProtect® and MORE

MyAdvantage Checking is our value-added checking account that offers more than a place to hold your money; you get a powerful package of benefits that go beyond basic:

- **Peace of mind with robust identity theft protection^{1,3}** and credit monitoring with monthly credit score updates².
- **Everyday savings with exclusive shopping discounts** and cell phone protection¹.
- **Valuable extras like travel discounts⁵, health savings⁴, and more.**

Visit a branch or MyGenFCU.org today to open your account and experience the MyAdvantage difference.

¹ Special 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. ² You 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.

³ Benefits 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 or 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.

⁴ This is NOT Insurance. Registration/activation required.

⁵ Registration/activation required; available online only. Insurance Products are not insured by the NCUA or any Federal Government Agency, not a deposit or guaranteed by the credit union or any credit union affiliate.

