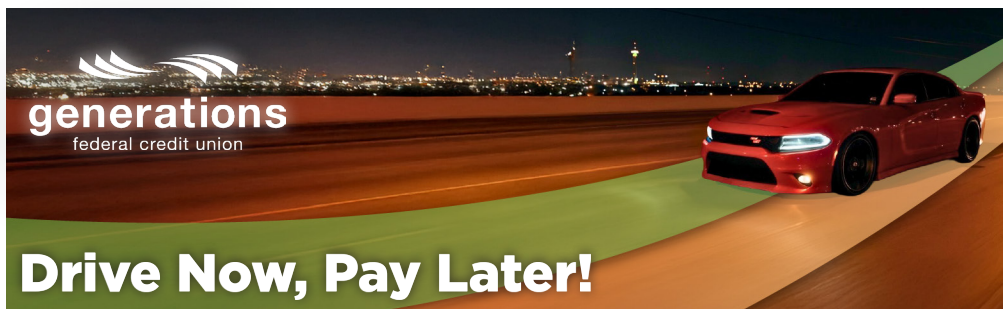




generations
federal credit union

Drive Now, Pay Later!

Ready to ride around town in something new? With Generations FCU, you can get behind the wheel today and enjoy no payments for up to 90 days*! Plus, take advantage of auto loan rates starting as low as 5.15% APR** - making it easier than ever to hit the road in the car, truck, or SUV you've been waiting for.

Guaranteed Asset Protection (GAP)¹ Advantage

GAP coverage could eliminate or reduce costs that your insurance policy doesn't cover if your vehicle is totaled. Protection also includes a \$2,500 allowance to finance a replacement vehicle.

Major Mechanical Protection (MMP)²

MMP coverage keeps your vehicle protected after your manufacturer's warranty expires. Get quoted for MMP coverage even if your vehicle is not financed with GFCU.

Member Value Protection (MVP)³

MVP gives you a benefit up to \$6,000 in depreciation coverage when you return to GFCU to finance a replacement vehicle due to total loss or unrecovered theft.

*Conditions do apply in order for an auto loan to receive the 90-day payment deferral option and 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. Payment Example: For a \$15,000 loan for a term of 36 months with a 5.15% APR, the monthly payment will be \$40.59

**APR is the Annual Percentage Rate. Rates effective 09/24/2025. Rate of 5.15% APR includes a rate discount of 0.25% applied to new and used auto loans when enrolled in automatic payments from a MyAdvantage Checking account. All loans are subject to approval. Rates, terms, and conditions are subject to change.

¹Your purchase of GAP Advantage is optional. Whether or not you purchase GAP Advantage will not affect your application for credit or the terms of any existing credit agreement you have with the Credit Union. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under GAP Advantage. You should carefully read the contract for a full explanation of the terms.

²Plans are available for most new and used domestic and imported vehicles. Speak to a lending representative for vehicle eligibility criteria and more details.

³Programs and coverages may vary by state/lender. Please refer to the contract for additional terms, conditions, limitations, and exclusions. This material is for marketing purposes only. Maximum MVP benefits are not always paid to vehicle purchase price.

♥ #GFCUCares Lookback



Pictured above: celebrating our 85th Anniversary with our members; awarding 85" televisions to our anniversary sweepstakes winners; presenting a donation to Communities in Schools along with school supplies collected from members and staff; volunteering with TEXAS YES at their Box of Dreams school supply drive; showing support at the South Texas Business Partnership National Latina Day Luncheon; assisting the San Antonio Food Bank with agricultural crops and warehouse operations; delivering meals with Meals on Wheels during our September Month of Serving; sorting donations with Haven for Hope; and helping grandparents and families celebrate with Texas Grandparents Raising Grandchildren (TXGRG).

mygennews

MyGenFCU.org

GENERATIONS FEDERAL CREDIT UNION



Letter from the President

As the year winds down, the fourth quarter brings both excitement and a full season of activity. At Generations FCU, we're embracing this time with several initiatives that will positively impact our members and community. From holiday programs to the launch of a new product filled with enhancements, we're looking forward to closing out the year with meaningful momentum.

Have you ever considered contributing to your credit union and helping to mold its future? We're in pursuit of qualified individuals to serve on our Board of Directors. Nominations will be accepted October 1 - 31. For more information, please visit mygenfcu.org/boardnominations.

We hope you all stay tuned for the launch of MyAdvantage Plus Checking that will provide more robust value for our members and their families. We are excited to share more details about this product later this month.

The Member Engagement Team coordinated our #GFCUCares September Month of Serving. Every department in the credit union came together to serve one of three organizations in our community - Haven for Hope, Meals on Wheels, and San Antonio Food Bank. The teams enjoyed the opportunity to help their community, while also making time for camaraderie.

The #GFCUCares Team is preparing to take part in the Leukemia & Lymphoma Society's Annual Light the Night Walk this October. Together, we're proud to stand with our community and support the fight against blood cancer. You can join us in making a difference - donations are being accepted at any branch. Every contribution helps bring life and hope to those affected.

As we celebrate this season and look ahead to the new year, we want to extend our heartfelt thanks to you - our members. Your trust, support, and engagement make everything we do possible. We are grateful to walk alongside you and look forward to continuing to serve you with dedication and pride in the year ahead.

Rick S. Divina

Rick Divina
President & CEO

Important Dates

October 1 - October 31, 2025

Board Nominations
Open for Applications



Monday, October 13, 2025
Columbus Day Holiday Closure

Tuesday, November 11, 2025
Veterans Day Holiday Closure

Thursday, November 27, 2025
Thanksgiving Day Holiday Closure

Wednesday, December 24, 2025
Christmas Eve Early Closure
(Branches & Drive-Thrus
close at 1 PM)

Thursday, December 25, 2025
Christmas Day Holiday Closure

Wednesday, December 31, 2025
New Year's Eve Early Closure
(Branches & Drive-Thrus
close at 1 PM)

Homebuyer Education Courses
Northwest Branch
Wednesday, October 15, 2025
Wednesday, November 19, 2025
Wednesday, December 10, 2025

Scan Here
to Sign Up



generations
federal credit union

MyGenFCU.org
210-229-1128



Board Nominations Open October 1

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 2025. Details outlining volunteer commitments and expectations are available at MyGenFCU.org/BoardNominations.

Beginning on Wednesday, October 1, 2025, interested members may download the 2025 Volunteer Application at 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 Friday, October 31, 2025. 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

Please contact CorpComm@mygenfcu.org with questions.

Protect Yourself from Scams & Identity Theft

Fraud and identity theft are on the rise, but a few smart steps can help protect your finances and personal information.

Stay Alert for Common Scams

- **Phishing:** Emails or texts that ask you to click a link or update billing info.
- **Tech Support:** Messages claiming your device is infected and offering a “fix.”
- **Prize/Lottery:** Notices that you’ve won money but must pay a fee first.

Smart Security Habits

- Use strong, unique passwords and consider a trusted password manager.
- Keep your devices secure with antivirus software and regular updates.
- Never share personal or account information by email, text, or phone unless you’re certain of the source.

Monitor and Respond

- Enroll in credit monitoring to spot suspicious activity quickly. Review your credit report annually.
- If you suspect fraud, contact Generations FCU immediately and report the scam to the Federal Trade Commission.



Scan Me

Unlock the Equity in Your Home

Turn your home's equity into opportunity with a Home Equity Line of Credit (HELOC) from Generations FCU. Whether you're planning a dream project or need funds for life's unexpected expenses, our HELOC give you access to the cash you need – without selling your home.

With a HELOC from GFCU, you'll enjoy:

- Predictable fixed-rate payments that fit your budget
- Flexible repayment terms from 5 to 20 years based on loan amount
- Loan options designed to support your financial goals

Talk to one of our Home Loan Specialists at **210-239-9380**, or apply online at MyGenFCU.org/loans/home-equity.



More Than Just a Checking Account

With **MyAdvantage Checking** from GFCU you get more than just the basics. For **only \$5.95 a month**, your account comes with valuable protection and everyday convenience, including:

- **Telehealth¹**– Access to 24/7 video or phone visits with board-certified, licensed doctors. Zero copays.
- **ENHANCED! Cell Phone Protection^{3,7}**
- **Monthly Credit Score^{2,6}** update and bi-annual Credit Report.
- **IDProtect with identity theft expense reimbursement coverage⁷** and resolution services.
- **Dark Web Monitoring²** – Receive alerts when your personal information is exposed on the dark web.



Extra Savings & Everyday Perks

Your account also gives you access to exclusive discounts and rewards, such as:

- **Shopping Rewards^{TM,2,5}** – Enjoy exclusive offers and discounts at thousands of leading online retailers.
- **Debit Advantage[®] Buyer's Protection^{7,8} and Extended Warranty^{7,8}** on items purchased with your MyAdvantage Checking Account.
- **Travel & Leisure Discounts⁵**
- **Health Savings Discounts** (this is NOT insurance)²
- **AD&D Insurance^{7,9}**
- **Visa[®] Debit Card REWARDS^{*}**

Built-In Convenience

Along with savings and protection, **MyAdvantage Checking** makes everyday banking easier with:

- Get paid up to **2 days early**.
- **Free Visa[®] Debit Card**.
- **Free Online & Mobile Banking access**.
- **Free Bill Pay Services & Smart Deposit**.
- Access to the **CO-OP ATM Network**.
- One **free** box of standard checks each year.

Sign up today to take advantage of everything **MyAdvantage Checking** has to offer. MyGenFCU.org/checking/myadvantage-checking

^{*}Debit Card Rewards: Earn one (1) point for every \$5 spent in signature transactions and one (1) point for every \$10 spent in PIN transactions. Redeem points for rewards in Online and Mobile Banking.

¹Available for the primary account holder and their joint account holder(s). This is not insurance.

²Registration/activation required.

³Cell phone bill must be paid through your MyAdvantage Checking account.

⁴Receive your direct deposit funds the same day they are received by the credit union.

⁵Available via mobile or web only.

⁶You 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.

⁷Special 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 provided through the company named in the Guide to Benefit or on the certificate of insurance. 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.

⁸Item(s) must be purchased entirely with this account for coverage.

⁹Coverage divides equally on joint accounts and reduces by 50% at age 70.

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.