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GENERATIONS FEDERAL CREDIT UNION



Letter from the President

As we begin 2026, I want to thank you for being a valued member of Generations Federal Credit Union. As a member-owned, community-grown financial cooperative, everything we do is guided by our commitment to serve you and strengthen the communities we call home. Our continued success is made possible by the trust you place in us and the dedication of our team to delivering exceptional service every day.

This past year marked an exciting milestone for Generations FCU with the launch of MyAdvantage Plus Checking – a premium checking solution designed to bring even more value, protection and convenience to our members and their families. With features like identity protection, cell phone coverage, roadside assistance, and telehealth access, MyAdvantage Plus Checking reflects our ongoing focus on offering meaningful benefits that support your financial well-being and everyday life.

We are also pleased to announce the commencement of the nomination and petition cycle for the 2025-2026 Board of Directors. Details regarding current nominees and petition requirements are available on the following page, and we encourage you to review this information carefully. We look forward to connecting with you at our Annual Meeting this spring as we reflect on our progress and share our vision for the future.

As a valued member of Generations FCU, you play an active role in shaping our direction. We encourage you to share your thoughts and experiences by completing the brief surveys you may receive following transactions – whether by phone, in person, online or through a loan process. Your feedback is important to us and helps drive continuous improvement and an even stronger member experience.

Thank you for your continued membership and trust. As we move through 2026, we hope you will continue to think of Generations FCU first for your financial needs. We look forward to serving you and your family for generations to come.

Rick Divina
President & CEO

Important Dates

Thursday, January 1, 2026
New Year's Day Holiday
GFCU Closed

Tuesday, January 13, 2026
STX Blood & Tissue Center
Blood Drive
GFCU HQ 1100 NW Loop 410
Register at
<https://bit.ly/GFCU-Blood-Drive-Jan-13>



Monday, January 19, 2026
MLK Jr. Day Holiday
GFCU Closed

Wednesday, February 4, 2026
All Staff Meeting
Late Opening 11 AM

Monday, February 16, 2026
Presidents Day Holiday
GFCU Closed

Wednesday, April 8, 2026
GFCU Annual Meeting
1100 NW Loop 410, 7th Floor,
San Antonio, TX, 78213
Doors Open 11:30 AM
Business Meeting at 12 PM

City of SA Housing & Neighborhood Services
Homebuyer Education
1100 NW Loop 410, 7th Floor,
San Antonio, TX, 78213
9 AM - 5 PM
Wednesday, January 21
Wednesday, February 18
Wednesday, March 18
Register at
downpaymentassistance@sanantonio.gov

Let's Reclaim The SA Sports

2026 Charity Challenge

Help GFCU raise donations for the Charity Challenge from January 1 - May 15, 2026 to benefit essential San Antonio nonprofits including SA Sports, South Texas Blood & Tissue Center, YMCA of Greater SA, Boys & Girls Clubs of SA and Haven for Hope.

Support Team GFCU by visiting bit.ly/2026-GFCU-Charity-Challenge, or snap this QR Code.



#GFCUCares #MakingWaves



BOARD NOMINATIONS & PETITIONS

Letter to Members from the Generations FCU Board Secretary

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 election in the 2025-2026 Board Election cycle. Nominees for the GFCU Board of Directors are as follows (in alphabetical order):



Gloria Cantu is a seasoned community leader and former member of the Balcones Heights City Council. In addition to her successful career at Christus Health (retired), Ms. Cantu's experience includes contributing to the SA Fire Museum (former Board of Directors), the American Red Cross of Central and South Texas, the SA Rodeo, the Conservation Society of SA's NIOSA and the Alamo Heights Rotary Club's Alamo Heights Night. Gloria seeks to bring her deep-rooted understanding of local business and her passion for consumer advocacy to the GFCU Board to ensure the credit union remains a champion for its members.



James W. Bell (Incumbent) is a 17-year member of GFCU with a decade of service as an IT professional with a San Antonio area school district. As the CEO and a founding member of the nonprofit L.I.T.T. ("Life In The Tongue"), James is a proven leader in our community. He holds a BS in Criminal Justice from Sam Houston State University and an MS in Computer Information Systems from the University of Phoenix. James is committed to leveraging his experience in education, technology, and community service to continue serving the credit union membership through governance and collaborative leadership.



James Smith (Incumbent Vice Chair) A dedicated public servant and financial professional, Mr. Smith has served on the GFCU Board since 2023. He currently serves as Portfolio Manager for WCM Investment Management. His deep roots in the community include 33 years with the SA Police Department and leadership roles within the SA Fire and Police Pension Fund (SAFPPF) and the Texas Association of Public Employee Retirement Systems (TEXPERS). Having also served 11 years as a Captain in the U.S. Army, James brings a mission-first approach to the Board, focusing on protecting the financial interests of GFCU members.

Board Petitions

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 Volunteer Application Packet, and obtain 411 unique, legible credit union member signatures to receive a position on the ballot.

Petition applications will be available beginning Friday, January 2, 2026. Forms may be downloaded at <https://www.mygenfcu.org/boardnominations>. Printed applications and petition forms may be picked up at GFCU Headquarters at 1100 Northwest Loop 410, Suite 800, San Antonio, Texas, 78213.

Full and properly completed petitions must be submitted at GFCU Headquarters or electronically by 5:00 p.m. on Monday, February 2, 2026. Please send email submissions to CorpComm@mygenfcu.org.

In order to become a member of the Generations FCU Board of Directors, you must also be a credit union member in good standing. View membership qualifications at <https://www.mygenfcu.org/am-i-eligible>.

2026 Annual Meeting

Join us for an update on 2025 credit union business, and meet your Board of Directors.

Wednesday, April 8, 2026

Generations FCU 7th Floor Training Room, 1100 Northwest Loop 410, San Antonio, Texas 78213

Doors open at 11:30 a.m.

Meeting begins at 12 p.m.