

Letter from the President



I would like to take this opportunity to thank you for your membership during the community health crisis that has impacted our GFCU community at every level. We truly appreciate the opportunity to serve you even as we have changed service delivery to practice caution and protect the health and wellbeing of members and employees. While many account transactions, applications and closings may

be conducted at our drive-thru locations, by phone and online, please note that scheduled branch appointments are available by contacting our Call Center. Appointments must be made in advance.

Our staff members continue to do an incredible job raising donations and awareness for a number of local charities and organizations. The credit union hosted three mobile blood drives throughout the summer to benefit the South Texas Blood and Tissue Center. In addition, we joined our Blue Cares partners to donate hundreds of backpacks and bottles of hand sanitizer to local elementary schools in early September. All of that while continuing to raise funds for several other community organizations as part of our participation in the SA Sports Corporate Cup this October.

You can visit the #GFCUCares page on our website for continued updates on these and other efforts, and follow us on social media to learn more and get involved.

Once again, a very sincere thank you for your membership and trust in GFCU.



Ken Raymie
President and CEO

Branch Appointments

To schedule in-person branch visits, please call 210-229-1128.

Monday through Friday
7 a.m. to 8 p.m.

Saturday 9 a.m. to 1 p.m.

Holiday Closures

All *branches, drive-thrus and offices* will be closed.

Columbus Day

Monday, October 12, 2020

Veterans Day

Wednesday, November 11, 2020

Thanksgiving Day

Thursday, November 26, 2020

Christmas Eve

Thursday, December 24, 2020
(Offices will close at 1 p.m.)

Christmas Day

Friday, December 25, 2020

New Year's Eve

Thursday, December 31, 2020
(Offices will close at 1 p.m.)

MyCardInfo: Now even more access to your credit card account



GFCU credit cardholders can now enjoy an enhanced online experience through the MyCardInfo website.

Cardholders can easily:

- View transaction history
- Initiate payments from any financial institution
- Customize alerts
- Add travel notifications
- Report a lost or stolen card
- File disputes on transactions

Visit [MyGenFCU.org/MyCardInfo](https://www.generationfcu.org/MyCardInfo) to learn more!

Nominations are in for the GFCU Board of Directors

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. There are three (3) positions up for re-election this year.

Nominees for the Generations Federal Credit Union Board of Directors are as follows:



John Clamp

Clamp is Chief Financial Officer at the Alamo Area Council of Governments. His experience includes serving as Executive Director of the SA Hotel & Lodging Association, Chairman of the Alamo Regional Mobility Authority, Broker/Owner at Landmark Company providing mortgage services, Finance/Accounting/Planning at USAA, and a four-year term as SA City Council Representative. Clamp holds a BBA and MBA from the University of Texas at San Antonio. He is a member of the UTSA Alumni Association and the TXCPA San Antonio Chapter.



Joseph N. Martinez

Martinez has served GFCU as a Board Member for more than 31 years. He has served as a uniformed officer for the San Antonio Police Department for more than 38 years and was with the National Guard for 12 years.



Paulette McClure

McClure has been a GFCU volunteer for more than 25 years, including 12 years of service to the Supervisory Committee. She has served on the Credit, Membership Liaison, and ALCO Committees. She received her Bachelor of Business Administration from the University of North Texas (formerly North Texas State University), and retired from the City of San Antonio after nearly 29 years of service.



Rosalie O. Manzano

Manzano has served on the GFCU Board of Directors since 1985 in various roles that included Chair, Vice-Chair and Treasurer. Rosalie has worked for the City of San Antonio, UT System and at Alamo Colleges in a variety of public sector jobs involving grant compliance, HR and entrepreneurial consultant services. Manzano also directed multimillion-dollar economic business development and workforce training partnership programs serving communities large and small. Manzano is a Certified Volunteer Expert (CVE), awarded by the National Association of Federal Credit Unions and holds an M.A. in Urban Studies from Trinity University and a B.A. in Public Administration from Our Lady of the Lake University.



Bobby Rios

Rios is the Chief Financial Officer at Bartlett Cocke General Contractors. He also sits on the Board of Directors for Barlett Cocke General Contractors, serves as Board Chair of the Leukemia Lymphoma Society of South Texas and is Treasurer of the Children's Bereavement Center of South Texas. Rios is a Certified Public Accountant in the State of Texas, a member of the Texas Society of CPAs, the San Antonio Chapter of CPAs, Construction Financial Management Association and Financial Executives International. He holds a Bachelor of Business Administration degree in Accounting from the University of Texas at Austin.

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. Learn more at www.MyGenFCU.org/BoardNominations.

AUTO LOANS

No payments up to 90 days¹
& refinance rebate up to \$300!²

as low as

1.99% APR*

Rates effective as of July 21, 2020. *APR is Annual Percentage Rate. Rate of 1.99% applies to a new auto loan enrolled in automatic payments from a MyAdvantage Checking account with a loan term up to 60 months. This includes a rate 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 the time of loan closing. ¹Conditions do apply in order for an auto loan to receive the 90-day payment deferral option and not all loans will qualify. 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. ²The external auto loan refinance rebate up to \$300 is offered based on approved, funded loans in the following loan amount tiers: \$10,000-19,999 receives \$100, \$20,000-\$29,999 receives \$150, \$30,000-\$39,999 receives \$200, \$40,000-\$49,999 receives \$250, and \$50,000+ receives \$300. Excludes loans already financed at Generations FCU. Cash will be awarded per qualified loan and will be deposited into the applicant's primary savings account between 121-140 days after the loan is disbursed. Offer void if canceled or paid off in first 120 days, or late first scheduled payment. Refinance rebate offer ends December 31, 2020. All loans subject to approval. Rates and terms are subject to change without notice and may vary based on your creditworthiness. Total savings will vary based on payment amount and rebate amount.



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