



GENCO

FEDERAL CREDIT UNION

My Money, My Future, My Credit Union

THE BUILDING BLOCKS
OF YOUR SUCCESS

2nd Quarter 2013 report

**CELEBRATE
WITH US
APRIL 22-26**

NATIONAL
CREDIT UNION
YOUTH WEEK

**Be A Savings
Sleuth**

April 22nd marks the beginning of CUNA Youth Week. This is a week that GENCO, along with credit unions across our nation, focus on the younger members of our community. Our goal is to educate kids on how to save money and see how the benefits of credit union membership can help their future.



Our Grass is Greener!

This spring, keep the color of green in your wallet when you refinance your vehicle today!

Others will be green with envy!

Refi auto rates as low as

From March 1 - April 30, 2013, a GENCO auto refi loan comes with low rates and that means **savings to you!**

2.79% APR*

Do the green thing.

Refi today and green up your wallet!

Plus...
**90 Days
No Payment**

*APR = Annual Percentage Rate. Subject to credit approval, membership eligibility and loan policies. Annual Percentage Rate subject to change without notice. Some restrictions apply. Excludes existing GENCO FCU loans, real estate, motorcycle, recreational vehicle, commercial vehicles, indirect and business loans. Payment example: \$17.18 per \$1,000 financed at 2.79% for 63 months. Offer ends April 30, 2013.



PRESIDENT'S MESSAGE



My Money. My Future. My Credit Union

60 YEARS!

and still going strong.

GENCO Federal Credit Union was chartered in 1953. GENCO was originally created to meet the financial needs of employees of the General Tire and Rubber Company (Waco Plant) and their immediate families. GENCO's first office building was built in 1960 at 1905 Kendall Lane.

In 1985, General Tire and Rubber Company's Waco plant closed. GENCO's Board of Directors had to make a decision; close the credit union or expand its field of membership to ensure the future of the credit union. The board expanded the credit union's field of membership and became a Select Employer Group (SEG) credit union. In addition, the Board decided to purchase a building in the heart of the business district at 731 North Valley Mills Drive.

In 1992, GENCO FCU acquired the Lufkin Regional FCU and maintained a small office at the State School at Highway 69 N. Central in Lufkin. In October 1995, GENCO moved to a new facility located at 1402 S. John Redditt Dr. in Lufkin.

In addition to the home office on Valley Mills Drive, GENCO opened a branch office in Bellmead in Northcross Square Shopping Center in July 1995 to provide a full-service branch on the north side of town. In October 2000, a new service facility was built in Lacy-Lakeview to replace the original Bellmead branch. The Board also once again expanded GENCO's field of membership in 2000 to include all persons that live or work in McLennan or Angelina counties.

GENCO opened another full-service branch in December 2005 in Lorena to serve the Lorena/Bruceville Eddy areas, and in October 2006, GENCO also opened a full-service branch in the Crossroads West Shopping Center in Woodway to better serve members in the communities of Hewitt and Woodway.

From our very humble beginnings in 1953, GENCO has now grown to 6 locations proudly serving 33,000+ members in two counties representing more than \$230 million in assets. We have a capital level over 10%, well above the federally regulated minimum which provides you peace of mind that GENCO is strong and secure and here to serve your needs

for the long term. As we celebrate our Diamond Anniversary together, we

Thank You for 60 years of loyalty and trust and we look forward to serving you for many more years to come.



IN CELEBRATION
OF OUR DIAMOND
ANNIVERSARY

1953 - 2013

Sincerely,
Neil Ling,
PRESIDENT

SEE OUR New Home Banking Look ON MAY 7TH

Our updated Net Branch will be available to you beginning on May 7th. As technology continues to make advancements GENCO endorses those advancements. Keeping up to date on the latest security measures, added value and convenient options we have upgraded our home banking to better serve you.

Current Features List:

View Statements on-line	Rename Accounts
View all transactions	Download to Quicken
View/Print Statements	Transfer Funds

Additional New Features:

Set up reoccurring transfers	Enhanced Security Feature
Update/Change address information	Update email Address
eAlerts/Notification preferences	

GENCO is proud to offer additional features on our internet banking. One of the most convenient new features includes allowing you to set up reoccurring transfers between accounts. Now you can draft a weekly, monthly, etc., amount from any account to another on a regular basis. Making saving money or allotting funds easier than ever.



We are making every minute count by allowing more access to your financial information. Update your address, email and telephone numbers now through Net Branch. Never let a day go by without being in direct touch with your accounts and keeping your information up to date.

Safari Club Easter Egg Hunt

Mark your calendars Safari Club members! GENCO has set the date for our annual Club egg hunts. Bring a basket and get ready for some fun!

Waco March 30th, 2013 • 10 am – 12 pm – Cameron Park

Lufkin March 23rd, 2013 • 2 pm – 4 pm – Ellen Trout Zoo

Club members watch the mail - your invitation will be there soon. Or, stop by any location for more information.



If you're a Safari Club Member - your invited!!!
If you're not, open a Safari Account today and join us!"

A Boy & his pig!

Stories are often shared in the Credit Union industry and we recently came across a great story with a special outcome. We wanted to share it with all of you.

This is a story of one young boy who raised a pig, and a very wise teller. This young boy and his mother entered their credit union one day because the boy had a check to cash, which represented the result of a lot of his hard work. He made an investment in a young pig and labored to feed, protect, care for, and ultimately sell his fully grown animal. Undoubtedly, this took a significant commitment of time and energy.

The boy presented his hard-earned check to our teller and said he wanted to cash it. His wise mother indicated it would be better to deposit it and save the money for his future. The youth repeated that he wanted to cash it.

Seeing a possible teaching opportunity developing, our wise teller said to the boy, "Let me see your check." She counted out the amount of his check in a variety of currency denominations and spread them out on the teller counter so the boy could see the results of his efforts. With words of encouragement and praise, she then asked the boy if he would like to deposit the money for safe-keeping, and that it would be available to him in the future. The youth, having been satisfied by seeing the cash, was happy to deposit it.

This teller gained the friendship and admiration of a young boy – and the respect of his parents. The boy's father came in a few days later to express appreciation for how the situation had been handled.

This is a simple and yet powerful example of how credit unions look out for their members and provide their best possible service. This is the same kind of commitment we make at GENCO to all of our members: whether it is a small boy with his first paycheck;

a teenager purchasing her first car or opening a Checking Account; a couple financing a home; or a member seeking advice and assistance with an investment, it is our goal to provide relevant, personal, and outstanding service to each member throughout his or her life. We greatly appreciate the trust you place in GENCO. Thank you for your membership and we look forward to this lifetime relationship.



LOOK WHAT'S new!

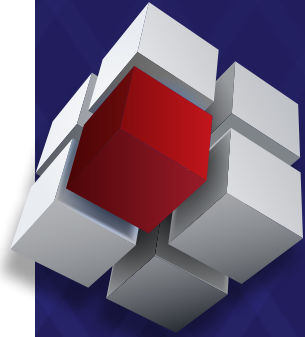
Starting in May, your April Statements will be in a **NEW and EASIER TO READ** format.
GENCO – always striving to make your world easier.

FEE SCHEDULE

Effective May 1, 2013

Cashier Teller Check.....	\$3
Money Orders \$1000 max.....	\$1.50
Uncollected Funds Return Item.....	\$28.00
NSF Return Item.....	\$28.00
Overdraft Privilege Fee.....	\$28.00
NSF Exception Item Handling.....	\$28.00
ACH Authorization Revocation Fee.....	\$28.00
Account Reconciliation (per hour with 30 min minimum).....	\$25.00
Stop Payments.....	\$28.00
3rd Party Charge Back written to CU by Member.....	\$28.00
Wire Transfers (Inside US).....	\$20.00
(Outside US).....	\$45.00
Western Union (Inside US).....	\$30.00
(Outside US).....	\$40.00
International Wire Tracer, Amendment Reversal Fee.....	\$25.00
Account closed within 90 days of opening.....	\$15.00
Account Re-open Fee.....	\$5.00
Draft Collection (Plus Related Cost).....	\$15.00
Mail Return.....	\$5.00
Excessive Cash Withdrawals (Share or Money Market) (4-6 per month).....	\$3 p/wd
(7+ per month).....	\$4.00 p/wd
Loose Coin.....	2% of exchange amount
Safe Deposit Boxes Annual Fees	
3x5x24.....	\$15
3x10x24.....	\$30
5x10x24.....	\$45
10x10x24.....	\$65
15x10x24.....	\$80
Safe Deposit Box Drill.....	Cost plus \$10.00
Safe Deposit Box Replacement Keys..	Cost Plus \$10.00
Inactive Account.....	\$2.00 per month after 2 years of continuous inactivity; excluding accounts with an aggregate balance of \$500 or more
Check Cashing.....	1% of Check(s) amount; minimum charge \$3.00 Excluding accounts with positive loan balances of \$500 or more; account holders under the age of 18
Post Dated Item.....	\$28.00
Notary Service Non- Member.....	\$6.00
Early Withdrawal penalty on Term Share Certificates (CD)(Min. Charge).....	\$15.00
Cash Advances – Non-Member.....	\$2%
Special Cash Orders over \$10K.....	\$1%
Gift Cards - \$25-\$1000.....	\$3.95
Statement Copy (per statement).....	\$2.00
Electronic Loan Payment	
Web-based Payment.....	\$5.00
Telephone or In-Person Payment.....	\$10.00
Skip-A-Payment processing (per loan).....	\$20.00
Account Verification by Third Party.....	\$5.00
Expedited Pay-Off on Real Estate.....	\$15.00

THE BUILDING BLOCKS OF YOUR SUCCESS



GENCO Federal Credit Union

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(254) 776-9550
 (800) 922-6428
 (936) 637-7710

www.gencofcu.org

HOLIDAYS

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4



Federally Insured By NCUA

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and account transactions - checking account information and credit history - employment information and transaction or loss history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons GENCO Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GENCO Federal Credit Union share?	Can you limit this sharing
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

QUESTIONS? Call toll-free (800) 922-6428 or go to www.gencofcu.org

What we do

How does GENCO Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does GENCO Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or show your government-issued ID - give us your income information or provide employment information - apply for financing <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> - sharing for affiliates' everyday business purposes - information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>GENCO Federal Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, and loan recapture programs</i>