

Credit Union News

Socially Conscious, Community Focused, Justice Driven



Letter from the President: John Linzey, President & CEO

As summer comes to a close and we look ahead to a new season, I hope this time of year brings excitement for whatever lies ahead, whether that's a new school year, continuing your education, or a new season of ministry.

As I reflect on the year so far, what has meant the most to me are the stories from our members. Stories of relief. Stories of dignity restored. Stories of people who felt seen, heard, and supported when they needed it most. These stories remind us why Generations United FCU exists.

Our mission is straightforward: to support individuals in creating financial stability while opening doors for others who haven't had access to traditional systems. Every account opened and every dollar saved brings us closer to making that vision a reality. Thank you for trusting us and helping grow this credit union.



Member Story

Rev. Dawn Koloi | Seattle, WA

When Rev. Dawn Koloi attended General Synod, she wasn't just seeking fellowship - she was searching for financial hope before her sabbatical. What she found at the Generations United FCU table changed everything.

"I felt seen. I felt safe. I wasn't just another account. I was a person with a story, and they listened."

After facing years of financial hardship and limited credit options, Dawn was approved for a loan and a credit card - both firsts for her. That support helped her visit her mother in American Samoa and begin building credit for the first time since arriving in the U.S.

Now, she's a proud member, an active advocate, and a living example of what's possible when banking is built on dignity and faith.



"This credit union reminded me of the ministry of Jesus - hearing the cries of the people and answering with compassion."

How to Build Credit (Even If You're Starting From Scratch)

Whether you're just beginning or starting over, building credit doesn't have to be overwhelming. At Generations United FCU, we're here to help every step of the way.

Here are three simple ways to get started

- 1. Open a Credit Card (and Use It Wisely):** Our Visa Classic Credit Card offers low rates and tools to help you track your credit score. Use it for small purchases and pay it off on time each month.
- 2. Set Up Automatic Payments:** Missing payments can hurt your score. Set up reminders or automatic payments to make sure bills get paid on time, every time.
- 3. Keep Balances Low:** Try to use less than 30% of your available credit. If your card limit is \$1,000, aim to stay below \$300 at a time.

Bonus: Monitor Your Progress with "My Credit Manager"

Available in online/mobile banking, this free tool helps you track your score, see what's helping (or hurting), and get tips to improve.



Log in today to explore your options or reach out to us for support. We're here to help you grow.

Product Spotlight

Visa Classic Credit Card **Security. Flexibility. Confidence.**

Whether you're managing everyday expenses or planning something bigger, the Generations United FCU Visa Classic Credit Card is designed to support you without the burden of sky-high rates.

Benefits include:

- Variable Rates starting as low as 11% APR* (well below the national average)
- No foreign transaction fees
- Zero Liability protection for unauthorized charges
- Credit score monitoring and identity theft protection
- 24/7 stateside member support

**Learn more or
apply at gufcu.org**

*APR = Annual Percentage Rate. Rates are variable and subject to change. Actual APR is based on creditworthiness and other underwriting factors. Subject to credit and membership approval. Additional terms and conditions apply. Visit our website for complete details.

Already a member? You can apply directly through online or mobile banking.

Invite Someone to Join You

You know the difference Generations United FCU can make. Now imagine what it might mean for someone else in your congregation, your family, or your community.

Whether they need a fresh financial start, a safe place to save, or a credit union that genuinely understands them, your story could be the reason they take the first step.

Ways to invite

- Share our website gufcu.org
- Forward this newsletter
- Tell them: You belong here.

Together, we're not just banking. We're building something that grows stronger with every member.



We're Now on Social Media!

Generations United FCU is excited to launch our official Facebook, Instagram, and LinkedIn pages!

Follow us for financial tips, credit union updates, community news, and resources designed to help you on your financial journey. Be sure to follow, like, comment, and share to help us grow our online community and stay connected with everything happening at GUFU!



Have Questions?

646-422-7275 | info@gufcu.org | gufcu.org
420 Lexington Avenue, Suite 850, New York, NY 10170