

October 24, 2013

City of San Antonio Aviation Department
ATTN: Raymond Perales
9800 Airport Boulevard
San Antonio, Texas 78216

RE: Notification of Cancellation of Lease Agreement

Dear Mr. Perales:

Generations Federal Credit Union (GFCU) recently conducted an overall efficiency study of our credit union. As part of this survey, we reviewed all operational aspects of our 14 branches across the community. During this process, we ascertained that our branch located in Terminal A at the San Antonio International Airport is our only branch that operates at a continued loss.

Accordingly, this letter will serve as our intent to cancel the current lease agreement for the GFCU branch located in the Central Terminal at San Antonio International Airport. We anticipate closing this branch on or around January 1, 2014.

GFCU would be in agreement with the following in termination of the lease:

- GFCU will continue to pay branch location rental fees of \$500.00 per month until the original lease end date of May 31, 2015.
- The discontinuation of the marketing and trash fee will cease upon the branch closure on January 1, 2014.
- GFCU will continue to pay 40% of Foreign Transactions for ATM space rental.
- ATM space rental fees will remain as stated in the current lease agreement with the City of San Antonio Aviation Department until May 31, 2015.
- GFCU will remove all data equipment and data lines supporting the GFCU branch location
- Contingent removal will be in place for any attached fixtures within the branch location, including, but not limited to cabinets, teller counter and office walls
 - The aforementioned cabinets, teller counter and office walls will remain in place until the space is leased
 - If the new Lessee requests the cabinets, teller counter and office walls to be removed, GFCU will remove them within 30 days of written request
 - Please see attachment A for a full list of furniture, fixtures and equipment to be removed by GFCU as of January 1, 2014.

- GFCU's ATMs will remain in the Central Terminal and in Terminal B until May 31, 2015, with consideration of transferring the Terminal B ATM to a more visible pre-security location

Generations Federal Credit Union will undertake a comprehensive communications effort with our members to inform them of the closing of the Airport branch. Please do not hesitate to let me know if you have any questions or concerns. I can always be reached at 210-554-3537.

Sincerely,



Kimberli Schaefer
Vice President, Branch Operations

**Generations Federal Credit Union
Fixture, Furniture and Equipment Removal
Attachment A**

Items to be removed from the GFCU Airport branch as of January 1, 2014:

- Data Equipment
- Generations Federal Credit Union signage
- Vault
- Microwave
- Refrigerator
- Water Cooler
- Any items within the cabinets and/or drawers
- Furniture
- Desks
- Teller Drawers under the Teller Counter
- Night Drop
- Night Gate
- Data Lines

Furniture, fixture and equipment contingent on requested removal by New Lessee:

- Teller Counter
- All Cabinets
- All Countertops
- Office Wall
- Light Fixtures