

Two Can't Lose Options!

You simply can't lose with our credit cards. Choose from the [Genisys Credit Rewards or Platinum Mastercard](#) and get a card with no annual fee, a low interest rate, and the convenience of having your credit card with your credit union. Our cards are compatible with all mobile wallets and you can also add Card Controls for custom usage settings and added security. There are too many great benefits and features to mention here. Visit genisyscu.org for the complete list.



Get Happy!

You'll do a happy dance when moving to a checking that truly benefits YOU! [Genius High-Yield Checking](#) earns **4.07% APY*** plus Debit Rewards. This means you are paid real cash every month plus Rewards points for travel, gift cards and more. Get all the details and make the switch today at genisyscu.org.

*Annual Percentage Yield designated as APY. Must enroll in eStatements and use your Genisys Debit Mastercard® at least ten times per month for purchases of \$5.00 or more, excluding ATMs, to earn 4.07%APY. Balances over \$7,500 will earn .05%APY.

Connect with us @genisyscu

Follow Genisys on Facebook, Instagram, Twitter, and TikTok for news, events, promotions and financial wellness. See what we are up to and stay connected.



Don't Move. Improve!

Transform your home to something as seen on TV and be the envy of the neighborhood. Put it on the house with a fixed-rate [Home Equity Loan](#) and borrow up to 80% of your home's equity with a fixed-rate as low as **2.99% APY***. Get started today at genisyscu.org.

*Annual Percentage Rates (APR) and terms may vary depending upon credit qualifications and lien position. A full appraisal may be required depending on credit score. Interest rates shown here are available to borrowers with excellent credit. Your actual rate, payment and costs could be higher. Get an official loan estimate before choosing a loan.



Looking for Cash?

Sometimes you need a little cash. For those times, there are Personal Loans from Genisys. These are a great solution for debt consolidation, medical bills, unexpected expenses and more. Our [Personal Loan Special](#) can lend up to \$30,000 up to 60 months with a special rate as low as **7.74% APR***. We have many options available to meet your needs. Start an application at genisyscu.org.

*Annual Percentage Rates (APR) and terms may vary depending upon credit qualifications, age of collateral, payment protection package, and Direct Deposit of payroll, social security or retirement with AutoPay set up from a Genisys checking or savings account. Minimum credit score required to qualify for this loan. Loan limits from \$5,000 and up to \$30,000 with terms up to 60 months. Limited time offer. Approximate monthly payment would be \$20.15 per \$1,000 borrowed at 7.74% for 60 months.



Don't Let Buying Your Dream Car Turn Into A Financial Nightmare

When you're getting ready to make your dream car a reality, it's important to do a reality check on a few things before you commit.



- **Do the Math** - Keep car payments under 25% of your monthly household income.
- **Expect the Unexpected** - Account for gas mileage, maintenance costs and insurance, not just sticker price.
- **Get Pre-Qualified** - Figure out your financing in advance and get pre-qualified for the loan.
- **Cash In on Your \$100 Cash** - Receive \$100 when you purchase a vehicle through Carvana.

Get pre-approved and start shopping over 20,000 vehicles with Carvana all from the comfort of home!
Visit LoveMyCreditUnion.org today!

* Valid only for Carvana purchases through LoveMyCreditUnion.org. See Terms and Conditions.

You Could Be Saving \$360 a Year on Your Wireless!

Save up to \$360 per year on your wireless bill when you switch to no-contract wireless. Keep your phone, number and network for less.

Visit LoveMyCreditUnion.org and start saving on your wireless today.



Board Nominations

The Annual Meeting is scheduled to take place on March 23, 2022. Details on the location whether virtual or in-person will be decided and shared at a later date.

Nominees are Gregory Melega and Brian Zabowski.

Gregory Melega, is a graduate of John Carroll University. He worked for General Motors in the Global Product Development Finance staff, retiring in 2016 with over 36 years of service. Mr. Melega has continued to be involved with GM as a Contract Auditor in the Supplier Claims Activity and was a retiree leader for the GM Student Corps Summer Program from 2017 thru 2019. He has been a member of the credit union since 1982 and served as a Supervisory Committee member from 1992 until 1994 and was then elected to the Board of Directors where he currently serves.

Brian Zabowski served in the United States Air Force from 1968-1972. After returning to civilian life, he received a Bachelor of Science Degree from Lawrence Technological University in the field of Industrial Management. Mr. Zabowski worked at Unisys Corporation as a Client Infrastructure Engineer for 42 years and retired in 2014. He has been a member of the credit union since 1975. Mr. Zabowski was a member of the Supervisory Committee from 2001-2005 when he was elected to the Board of Directors where he currently serves.

Committed to *Community*

A cornerstone of community action lies in giving back. Through event sponsorships, volunteer initiatives, and non-profit giving, we focus on upholding the role of community partner by ensuring each branch in our footprint is supported based on the area's unique needs, positively impacting the well-being of our community members.

Each quarter we aim to share with you various initiatives that make us Committed to Community.

Pride

Join us this fall as we celebrate our LGBTQ+ communities at Ferndale Pride & Macomb County Pride! To find out more about each celebration, visit:



Ferndale Pride - October 2nd, 9 Mile & Woodward

Macomb County Pride - October 15th to the 17th, Downtown Mount Clemens

Giving Tuesday

On November 30th, Giving Tuesday, we are excited to announce that we are partnering with The Food Bank of Eastern Michigan to match all funds raised up to \$11,000! Every \$1 donated = 6 meals provided. The Food Bank began in 1981 as a small, grassroots organization, but has since grown to serve more than 700 relief partners throughout 22 Eastern Michigan counties. Stay tuned for more details to come!

For all initiatives, visit

genisyscu.org/about-/community-involvement

Branch Services, Anytime, Anywhere.

Save yourself valuable time and take care of your account business on our mobile app. From simple things like checking balances and transferring funds to mobile deposit, setting up travel notifications, updating contact information and more. Don't forget to download Card Controls to go along with your Genisys Mobile App to set custom card security for your debit and credit cards, including the ability to turn cards off/on. Check out how-to videos for several features of our mobile services at genisyscu.org/eservices.

Holiday Closings

Columbus Day - Monday, October 11, 2021

Veteran's Day - Thursday, November 11, 2021

Thanksgiving Day - Thursday, November 25, 2021

Christmas Eve - Friday, December 24, 2021

Christmas Day - Saturday, December 25, 2021

New Year's Day - Saturday, January 1, 2022