

Wonderfully Simple Credit Cards.

If you want a simple, no gimmicks credit card, Genisys has two great options for you. Choose between the [Platinum or Rewards Credit Mastercards](#). Both feature no annual fee, no balance transfer fees, low interest rates, and the convenience of paying your card easily from your Genisys accounts. Redeem the points earned on the Rewards Credit Card (combined with your Rewards Debit Card points) for gift cards, travel and more. Learn more at genisyscu.org.



Drive Your Loan to Genisys!

Drive your next [Auto Loan](#) to Genisys for a hassle-free application with a competitive rate. We can finance new or used vehicles, buyout leases, or refinance current auto loans. We also have the option for you to add on extended warranties and credit insurances for less. Apply anytime at genisyscu.org.

Happy Homeowners Live Here.

For all things home loan, look to the team at [Genisys Mortgage](#). We have loan programs for first-time buyers, construction loans, HELOCs, and many more to fit the unique needs of any homeowner. You'll work with a dedicated Mortgage Consultant every step of the way. Ask us about down payment solutions, too. Get started at genisyscu.org.



Cash for your Cash!

You have likely heard about [Genius High-Yield Checking](#). Take a moment to find out why it's the best (and smartest, in our opinion) high-yield checking around. First, the requirements are simple - enroll in eStatements and use your Genisys Debit Card 10 times a month on purchases of at least \$5. That's it! No minimum balance, no fee, and no deposit requirements. This account pays **5.25% APY*** + Debit Rewards, so if you are ready for the potential to earn nearly **\$400** extra per year with Rewards points for gift cards, travel and more, make your move at genisyscu.org.



Be in the Loop!

Follow @genisyscu on all the social channels to stay in the loop of all our events, promotions, news, and even special contests for fun prizes!



*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 5.25%APY. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at \$7,500.00. Your results may vary as your daily account balance fluctuates. Transactions that are pending on your account, and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle.

Love My Credit Union Rewards: Mobile Plan Discounts

T-Mobile has joined the Love my Credit Union Rewards program! members can earn *\$50 for each new line activated when they switch to T-Mobile. Plus, members can experience the power of America's largest, fastest, and most reliable 5G network and enjoy over \$270 worth of benefits - how does 'on us' standard Netflix or AppleTV+, sound?

Spectrum - Save up to 60% on your wireless bill. Plus, get \$50 cash for each new line activated through Love My Credit Union Rewards. Choose a plan for each person on your account. You can mix and match plans for the whole family. All Spectrum Mobile plans include nationwide 5G access with no extra fees. Spectrum Internet required.

Learn more about the mobile plans from T-Mobile and Spectrum at rewards.lovemycrreditunion.org



Love My Credit Union®
rewards

Account Must-Haves!

To stay connected and manage your accounts anytime, be sure you have the Genisys Mobile app, along with the Genisys Card Controls app. Set custom alerts for your Genisys cards, link all your Genisys accounts, deposit checks, add travel notes, and so much more. Our [apps](#) are convenient and give you added security. Download today!



Enroll in eStatements

Receive this newsletter and your account statements promptly and without the risk of papercuts when you enroll in [eStatements](#). You'll receive an email when your statement is ready for viewing and you access it easily and securely in your online or mobile banking. Not only does this reduce clutter in your life and mailbox, but it reduces printing and mailing costs for your favorite credit union! It's a win-win!

Holiday Closings

Indigenous Peoples' Day - Monday, October 9, 2023

Veterans Day - Saturday, November 11, 2023

Thanksgiving Day - Thursday, November 23, 2023

Christmas Day - Monday, December 25, 2023

New Year's Day - Monday, January 1, 2024

Committed to *Community*

As we move into fall and winter, we are excited to be supporting various initiatives to give back to our communities!

Coats for the Cold

During November, we are partnering with the Oakland County Sheriff's Office for their annual Coats for the Cold campaign. Our Oakland County branches will be donation sites collecting new and/or gently used coats, which will be donated to area non-profits to be distributed at no charge. The campaign will run from Nov. 01 - Nov. 30.



Giving Tuesday

On November 28, Giving Tuesday, we are working with The Food Bank of Eastern Michigan to match donations up to \$15,000! Every \$1 donated = 6 meals provided. Watch our Facebook page for details!



Savings Certificates that Make you Smile!

Move your money away from the unpredictable environment of the market to a risk-free, guaranteed [Certificate](#) at Genisys. We have several term options with very competitive rates that are sure to make you smile. Get the most current rate and term options at genisyscu.org.

