



## Get It While It Lasts

Genisys Credit Union's Holiday Loan is great for any reason this season! Borrow up to \$5,000 for 48 months with rates as low as 7.75% APR\* through January 31, 2012. Use it for more than just holiday expenses. Shop the after-holiday sales, plan a spring-break trip or make a new purchase for your home.

Don't wait until the last minute. Apply today! Visit our website at [www.genisyscu.org](http://www.genisyscu.org), stop into your local branch or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

\*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan.



## Lifelong Money Management Tips

It's never too late to get your financial records organized. Here are some tips to help you sort through all the records.

**Keep a home file that includes:**



- Information on credit and debit cards, checking and savings accounts
- Copies of insurance policies, warranties, guarantees, and contracts
- Information on home mortgages, land, and other property
- Information on motor vehicles and driver's licenses
- Copies of birth, marriage, death, divorce, and citizenship papers
- Copy of will, last instructions, and safe deposit box keys
- Tax records for the last six years
- Records of pension plans, education, medical, and employment
- Current household inventory

**Keep a safe deposit box that includes:**

- Birth, death, marriage, divorce, adoption, and citizenship papers
- Property Deeds
- Motor vehicle titles
- Stock and bond certificates
- U.S. savings bonds
- Important contracts
- Military discharge and veteran papers
- Patents and copyrights
- Important disks or CDs
- Photos of your home inventory

As a member of Genisys Credit Union, you can take advantage of the Accel program, a free financial education and counseling program. An Accel counselor can help you get organized. To use this service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org).

## IRAs to Fit Your Needs

At Genisys, we know that finding the right IRA can be tough. We offer options to fit any savings need you may have. With Genisys IRAs, you will get competitive rates which makes saving for the future easier. Plus, you can open one with any amount and make regular contributions through direct deposit, by mail or in person.

- **Savings** – Open your IRA with no minimum, and make contributions any time.
- **Money Market** – The IRA Money Market is a high yield, short-term investment vehicle. Because the IRA Money Market combines the retirement benefits of an IRA with the convenience and liquidity of a money market account, you can put your money to work for you while you weigh your future investment options. Or, use it to hold funds that you'll want access to as you reach your IRA distribution age.
- **Certificate** – If you have a Genisys Credit Union IRA, you can transfer as little as \$500 to a Genisys Credit Union Certificate and earn even higher rates.

As millions of Americans have already discovered, IRAs are one of the best savings tools available today. More people than ever before are now eligible to take advantage of the incredible tax advantages available through IRAs. To get a jump start on saving for your retirement, call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5, contact your local branch, or check out our Retirement Central website at [www.genisyscu.org](http://www.genisyscu.org) to learn more.

## Turbo Tax Online



Tax season is just around the corner. Get an early start for FREE! As a Genisys Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition. Receive your biggest tax refund possible in as few as 8 days when you e-file and use direct deposit.

Get started today by clicking on the **Discounts & Promotions** section at [www.genisyscu.org](http://www.genisyscu.org).

# Complimentary Investment Consultation

It's a New Year, and a great time to review your investment plans for the future. Whether your life has changed, you're just starting out or you want to make sure your finances are on track, we have the experts who can sit down with you to personally review your options and map out a financial plan that works for you. We provide a free initial consultation to discuss issues related to you and your family's unique financial situation:



- Retirement plans
- 401(k) Plans
- College Funding
- And Much More...

Contact your local branch to learn more about the specific types of investment options offered through our Certified Investment Representatives! You can also take advantage of the Genisys Investment Services website, which has helpful calculators, information and advice to guide you through each planning stage in life. Check it out at [www.genisyscu.org](http://www.genisyscu.org) today.

Registered representatives offering securities and investment advisory services through Financial Network Investment Corporation, member SIPC. Genisys Investment Services and Genisys Credit Union is not affiliated with Financial Network.

**Not NCUA insured • May Lose Value • Not a Deposit • No Credit Union Guarantee. Not Insured by any Federal Government Agency.**



The winner of our November "Give Thanks" contest was **Jeanne Girdley-Kilgore**! She has won **\$100** for telling us what she is thankful for this year. Thanks to everyone who participated!

You could be the next winner! Make sure you follow **genisyscu** on Facebook and/or Twitter to be able to participate in our special contests, promotions and events. Plus, receive financial tips and other helpful information. Follow us today!

## News Brief

**Holiday Closing** - All branches and Genisys headquarters will be closed:

**Monday, January 16, 2012 – Martin Luther King, Jr. Day**



## Genisys Rewards

Being a Genisys member has its rewards. Every time you use your Genisys Rewards Debit MasterCard® by signing for transactions, you'll earn points (one point for every \$2 spent) redeemable for travel, merchandise, gift cards and much more.

Plus, you have the opportunity to earn bonus points with our new **ShoppingFLING** program. When you make purchases either online or in-store at participating merchants, you'll earn bonus points on top of your regular Rewards points.

Visit the Genisys Rewards website at [www.rewardsnow.com/genisys](http://www.rewardsnow.com/genisys) to view your point totals, shop our Rewards online catalog, redeem points and for more information.

Don't have a card? Open a Genisys checking account and Genisys Rewards Debit MasterCard® today to start earning the rewards you deserve. You can apply by visiting [www.genisyscu.org](http://www.genisyscu.org), contacting your local branch or by calling (248) 322-9800 or (800) 521-8440, ext. 5.



Jackie Buchanan, CEO, Tom Alter, President/COO along with John Almstadt Director of Oakland County Michigan Works, presents Santa and Mrs. Claus with the Key to the Hearts of children everywhere.



Genisys was the Presenting sponsor the 60<sup>th</sup> Annual Rochester Hometown Christmas Parade, along with sponsoring the following communities annual holiday ceremonies in

Chesterfield Township, City of Eagan, City of Oxford, City of Troy, City of Pontiac, Lake Orion Township, Macomb Township, and White Lake Township.



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution

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*Where you come first.*