



Great Car! Great Rates!

Get the car you want at a rate you can afford. Don't let your budget suffer from car repairs or large vehicle payments. Genisys can help you purchase a new or used auto loan or refinance a vehicle loan that you have with another lender for as low as **1.99% APR for 60 months**.

Let us show you how we may be able to lower your monthly payments. Visit www.genisyscu.org, contact your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5 for more information.



*Rates subject to change at any time. Rates and terms may vary depending upon credit qualifications, age of collateral, payment protection package, or AutoPay from checking or savings account.

Personal Loan Special

Genisys Credit Union's Personal Loan Special is back! We're now offering a special unsecured loan to help members get the cash they need. Use it for almost any reason including weddings and honeymoons, projects and expenses around the home, paying down higher rate debt like credit card balances, taking your dream vacation or educational expenses that aren't covered by traditional student loan funding.

The "Personal Loan Special" Loan

- \$5,000 minimum to \$20,000 maximum loan amount
- 48 month term
- Rates starting at **6.99% APR***
- Act now! Only available for a limited time.

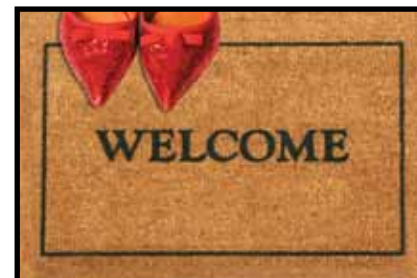


To apply for your Personal Loan Special, or request an advance on your open-end credit plan, visit your local branch, call (800) 521-8440, ext. 5 or choose the appropriate form online at www.genisyscu.org.

*Rate is determined at time of application based on individual credit experience. A minimum credit rating is required to qualify for these loans. No additional discounts available on this loan. Limited time offer, may be discontinued at any time.

There's No Place Like a Genisys Home!

HOME. Nothing else sounds as welcoming, and nothing else feels as safe and secure. Genisys Credit Union offers several mortgage programs to help members purchase or refinance their home!



Whatever part of the United States you've decided to call home, we can help you put down roots.

The Genisys mortgage program offers:

- Great rates and low fees
- Loans for new purchases or refinances
- Online or telephone application process (except for closing)

Follow the path to savings! See which mortgage program fits your family's financial plan today! **Apply online at www.genisyscu.org** or contact a Mortgage Specialist at (248) 322-9800 or (800) 521-8440, ext. 3265.

New Online Banking Is Here!

Genisys has upgraded our Online Banking system in order to provide members with enhanced features and a user friendly design. Some highlights include:

- **Self Service** – Reset your password and username directly from the Online Banking website
- **Natural Language Search Features** – Search your transaction history quickly and easily by merchant name, merchant category, approximate dollar amounts (i.e. "about \$50"), and much more!
- **Budget Tools** – Assign your transactions to categories to better see where you are spending your money and get suggested budgets to help keep your spending on track to meet your goals
- **Customizable Dashboards** – Customize snapshots of the information you want to see when logging into Online Banking
- **Genisys Rewards** – Automatically signed into the Genisys Rewards site when you are logged into Online Banking

Access the new Online Banking site today by visiting our homepage at www.genisyscu.org!

<http://www.genisyscu.org>
WEB WISE

Mobile Banking Apps

A Genisys branch is right at your fingertips! Your busy lifestyle demands better ways to stay on top of your finances. Our Mobile Banking makes it easy and it's FREE! Mobile banking provides convenient options needed to manage your money anywhere.

The new Genisys **Android** and **iPhone** apps include:

- Registration for mobile banking can be done on the device
- Multiple accounts can be accessed from one device
- Mobile deposit is available for qualified users
- Transfers can be done within an account or to other Genisys accounts
- Quick Drag-and-Drop transfers can be done from the account overview page
- Numerous customizations can be done on the device



Download the
new **iPhone app!**



Download the
new **Android app!**

Save with Online Bill Payment

Tired of buying more stamps every time the price goes up or you run out? Ordering checks every few months getting costly? Save money when you sign up for FREE unlimited Online Bill Payment with FREE eStatements. Enjoy these benefits:

- Pay almost anyone. Set up an unlimited number of merchants.
- Fixed amounts can be set up for weekly, monthly, quarterly, semi-annual or annual automatic payments.
- Varying amounts can be paid at the click of a button.
- Scheduled payments can be reviewed or changed up to the day before the scheduled send date.

To sign up for eStatements and Online Bill Payment, visit www.genisyscu.org, log into Online Banking and select either eStatements or Online Bill Payment.

News Brief

Annual Meeting Reminder – Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday, March 27, 2013 at the Genisys Credit Union headquarters located at:

2100 Executive Hills Blvd., Auburn Hills, MI 48326

All members are welcome to attend. Please let us know by calling (248) 322-9800, ext. 2133.

File Your Taxes For Free!

Why spend more than you should to have someone else do your taxes for you?



TurboTax puts the power in your hands to keep more of your hard earned money, with the peace-of-mind of knowing you have experts in your corner every step of the way. Genisys Credit Union members can now prepare, print and e-file simple federal tax returns FREE with TurboTax® Federal Free Edition. Get started now at www.genisyscu.org and get your biggest possible refund!¹

1 Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within 60 days of your TurboTax filing date and no later than 6/15/13. Optional add-on services excluded. Cannot be combined with TurboTax Satisfaction (Easy) Guarantee.

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Congratulations to **Hazel Le Mon!** She has won **\$250** for taking our "How Do You Manage Money?" quiz during January.

You could be the next winner! Make sure you follow [genisyscu](http://www.genisyscu.org) 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! Check out our [Facebook & Twitter](http://www.genisyscu.org) page at www.genisyscu.org under [Genisys News](http://www.genisyscu.org).



Genisys proudly sponsored the 3rd Annual Michigan DECA (Distributive Education Clubs of America) District Conference, held at Lake Orion High School on January 12th. DECA is a professional level organization for high school students interested in marketing.



Genisys recently teamed up with the Rochester Adams High School Investment Club to educate students on the importance of saving and investing money. Club members invested in virtual stocks

throughout the fall. The student with the largest growing portfolio was awarded a \$50 VISA® gift card from Genisys at the end of the semester.



AMERICA'S
CREDIT UNIONS®



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
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Where you come first.