

Where you come first.



LAST CHANCE TO SAVE UP то \$15 он ТигьоТах:



This year, accomplish something you never thought possible – do your own taxes. With TurboTax, you can be confident they'll be done right. Plus, Genisys Credit Union members save up to

\$15 on TurboTax federal products.

- No tax knowledge needed. TurboTax translates taxes into simple questions about your life, and puts your information in the right places for you.
- Double checks as you go. TurboTax coaches you every step of the way and automatically double checks your return for errors.
- You're never alone. If you have questions, TurboTax has answers and is ready to help.

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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.

Additional information can be found on our Facebook & Twitter page at www.genisyscu.org.

GET MOVING!

Start your home buying process at Genisys. Let us get you pre-approved with no fee so you can start your house search prepared. We can also help you refinance an existing mortgage.

Your 1st Mortgage

- Low down payment with no mortgage insurance required
- Gift funds may be used for down payment
- Available for purchase or refinances
- Low fixed rate for 10 years and may adjust annually after that period

Genisys offers many other mortgage products including HARP loans and other mortgage refinance products.

Applying is easy. 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.

REQUEST A FREE CREDIT REPORT **ACCEL**

It's important to understand the information in your credit report to make sure it is accurate and to protect yourself from fraud or identity theft. You can order one FREE credit report from all three major credit bureaus (Experian, Equifax and TransUnion) per year.

To obtain your free copy, visit www.annualcreditreport.com, call 877-322-8228 or write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. As a member benefit, you can also take advantage of the Accel FREE financial education and counseling program. Once you get your report, an Accel counselor is available to review the report with you. They will help you understand how to read the report, show you how to dispute inaccurate information and discuss credit scoring. To use this service, simply call 877-33ACCEL (332-2235) or visit them online at www.accelservices.org.

News Brief

April is Credit Union Youth Month! It's time for your kids to catch the \$ave Wave! Each time they make a deposit into their account during April, they'll be entered into a drawing to WIN a \$400 Kalihara Indoor Water Park gift certificate. If your kids are not Genisys members, open a free Youth Account this month and get an entry into the drawing.







www.moolamoola.org

www.youthinvestors.org

www.teenadvantage.org

Plus, National Credit Union Youth Week is April 20-26, 2014. Stop in to one of our branches and see us to get a free youth week beach ball.

THREE GREAT WAYS TO SAVE ON A NEW CAR

Genisys Credit Union has three ways for our members to save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending

on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Secondly, you can save big with great low rates when you finance your new vehicle through Genisys. Check out our current rates and apply at **www.genisyscu.org**, visit your local branch or call 800-521-8440, ext. 5.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with it's 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).

SIMPLIFY ONLINE PURCHASES WITH GENISYS MASTERPASS[™]

It's time to evolve the way you shop! Genisys Credit Union has partnered with MasterPass[™] by MasterCard[®] to offer you a free digital wallet. Genisys MasterPass is a virtual tool that allows you to securely store your payment and shipping information for easier online checkout.

Shop with one of the 20,000 MasterPass™ participating online retailers, fill your shopping cart and then click or tap the BUY WITH MasterPass checkout button to select your Genisys MasterPass-connected wallet. As an added bonus we have partnered with **FTD.com to offer up to 30%** off for checking out with Genisys MasterPass. Visit http://www.ftd.com/34867/ for more details and to take advantage of this great offer in time for Mother's Day!

Don't have a wallet yet? Create one today and load your Genisys Debit MasterCard[®] in just a few simple clicks! Sign up at http://www.genisyscu.org/MasterCard_MasterPass_4323. html.

WE'RE ALWAYS OPEN.

Enjoy 24/7 convenience at your fingertips with Genisys Mobile Banking Apps.

- Pay bills right from your phone
- Deposit checks by taking a picture
- Check account balances
- View recent transactions
- Transfer funds
- And so much more!

See for yourself how easy it is to manage your money with an iPhone or Android. Don't have the app yet? Visit the iTunes or Google Play store to get started or scan below.



Download the iPhone app!



Download the Android app!



Genisys was the premier sponsor and donated over \$30,000 to OLHSA's Walk for Warmth fundraiser, held at Great Lakes Crossing in

Auburn Hills, MI. Walk for Warmth raises money to assist in assuring our neighbors stay warm during the cold winter months.

Over 1,000 walkers attended the event, including nearly 75 Genisys employees and families.



Genisys Credit Union was recently the presenting sponsor of the Taste of Waterford. This event provides dozens of local vendors the chance to showcase their best dishes. All of the proceeds from The Taste of Waterford are donated to the Waterford Coalition of Youth who is committed to pro-active education for parents and families, and strives to connect the



community together in creating a safe, drug free, healthy environment for our family and neighbors.









