

Where you come first.



# **EXPERIENCE EASY!**

Our <u>auto loans</u> are easy on your budget with rates as low as **1.99% APR**<sup>\*</sup>. We can lend on any model year, whether new or used, and offer flexible terms up to 96 months. We can even help you refinance your existing loan somewhere else, for a better rate and payment.

#### For more information,

visit <u>www.genisyscu.org</u> or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

\*Rates and terms may vary depending upon credit qualifications, age of collateral, payment protection package, and Direct Deposit with Auto Pay set up from a Genisys checking or savings account. Approximate monthly payment would be \$17.53 per \$1,000 borrowed at 1.99% for 60 months.

#### CONNECT TO OUR SOCIAL CIRCLE!

Follow **@genisyscu** on Facebook, Twitter and Instagram to stay connected to credit union news, special contests, promotions, and all the community events we are proud to be a part of! Don't forget to check out the Genisys Blog at www.genisyscu.org and subscribe to receive email alerts when new articles are published. Our blog features informative and helpful articles to keep you on top of all things financial.



# MAKE YOUR MOVE!

Home Ownership Made Easy.

Home ownership made easy with our **mortgage** options that work for you! Genisys mortgages feature low rates, low fees, and low down payment options. We offer programs for all borrowers from the "Your 1st Mortgage", specifically geared toward first time home buyers, to FHA and VA mortgages.



For more information, visit <u>www.genisyscu.org</u> or call a Mortgage Specialist at (248) 322-9800 or (800) 521-8440, ext. 3265.



## COMBINE REWARDS!

**CREDIT & DEBIT MASTERCARD®.** 

Two ways to get rewarded when you have the Genisys <u>Rewards Credit</u> and <u>Debit Mastercards</u>! Combine the points earned from both cards to claim rewards even faster, that's our <u>Double</u> <u>Play Rewards</u> program! You can redeem points for travel, gift cards, or merchandise. Genisys cards are compatible with the top <u>mobile payment</u> options, too. Make purchases using Apple, Samsung, or Android Pay.

Don't have the <u>Rewards Credit</u> or <u>Debit Mastercard</u>? Visit <u>www.genisyscu.org</u> or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

## SAVE BIG WITH OUR CREDIT CARD!

Pay as low as **0% APR**<sup>\*</sup> on new purchases for 6 months when you open a **Genisys** <u>Platinum or Rewards Mastercard</u><sup>®</sup>! Our cards feature no annual fees, no balance transfer fees, online and mobile account access, free identity theft resolution, price protection and more! This is a limited time offer, so don't delay in saving big!

Apply anytime, anyplace, on any device with our new online loan application. For more information visit www.genisyscu.org or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.





\*0% APR is a limited time offer available on new credit card accounts opened. 0% APR is the lowest rate available and your rate may be higher based on your credit score.

#### Tax Procrastinators... Still Time to Save up to \$15 on TurboTax!

File your taxes the smarter way and save! <u>TurboTax®</u> translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.

- Get your maximum refund. TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
  De sure pathing path missed
- Be sure nothing gets missed. TurboTax CompleteCheck<sup>™</sup> reviews every detail in your return, walks you through any final changes, and gives you the green light to file.



• You're never alone. Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook<sup>™</sup>.

Genisys members can get up to \$15 off TurboTax federal products. <u>Get started today</u> and save!

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit http:// turbotax.intuit.com/lp/yoy/guarantees.sp for TurboTax product guarantees and other important information.

#### MOBILE APP

tech smart

Our Mobile App makes your banking so simple and available 24/7! When you are too busy, our mobile app allows you to manage your account without visiting the branch. Check balances, transfer money, deposit checks with a picture, pay bills, and more, right on your phone. Our mobile app is available for iPhone and Android devices.





Download the <u>iPhone App</u>

Download the Android App

#### NEW SUPERVISORY COMMITTEE MEMBER

Welcome to Kristie Bidlake, our newest addition to the Genisys Supervisory Committee. Kristie became a Supervisory Committee member in November 2016.

#### HOLIDAY CLOSINGS

The Credit Union is closed in observance of the following Federal Holidays:

- Monday, May 29th: Memorial Day
- Tuesday, July 4th: Independence Day

# Making a *Difference*



## WALKING FOR WARMTH

Genisys was the Premier Presenting Sponsor at this year's OLHSA Walk for Warmth and also a proud sponsor for the Macomb Community Action Walk for Warmth. Together we raised \$38,500 to heat homes for our neighbors.

## POLAR PLUNGE - SPECIAL OLYMPICS

This year Genisys proudly sponsored the Oakland County Polar Plunge as well as the Fenton Polar Plunge. Fenton's event raised over \$76,000 while the Oakland County event raised over \$73,000 for Special Olympics Michigan.

### DADDY DAUGHTER DANCES

Genisys loves sponsoring Daddy Daughter events. This year we sponsored Daddy Daughter dates in Chesterfield, Clinton Township, Grand Blanc, and Shelby Township.



#### NEWS BRIEF...

April is Credit Union Youth Month! To celebrate, we want to reward our young members for making deposits to their <u>Youth</u>. <u>Certificate</u>. Any \$20 or greater deposit in the month of April to your Youth Certificate will enter you in a random drawing for \$500! Additionally, if you open a new youth certificate between April 17-22, 2017, we will add \$10 to your opening deposit. Visit a branch to make your deposit or open a Youth Certificate or visit <u>www.genisyscu.org/youthclubs</u> for all the details!

**Liberty Mutual Insurance** will be visiting our Michigan branches in April and available to discuss your Home and Auto insurance needs. Check with your local branch for date and time.





Genisys<sup>®</sup> Credit Union is a Member-Owned, Not-For-Profit Financial Institution Mailing Address: P.O. Box 436034 Pontiac, MI 48343-6034 248.322.9800 800.521.8440 FAX 248.322.6512 Genisys<sup>®</sup> Rewards: 888.882.7938