

EARN MORE REWARDS

Holiday shopping is made easy with the Genisys Rewards Debit MasterCard®! It takes the hassle out of the busy holiday season by eliminating the need for cash or checks. When you swipe and sign at any business displaying the MasterCard® symbol, you can earn Genisys Rewards redeemable for travel, merchandise, gift cards and more. Plus, when you select "credit" at the register, you'll enjoy MasterCard® zero-liability protection which protects you against fraudulent charges.



The Genisys Rewards Debit MasterCard® works just like a credit card, except the money comes directly from your checking account. It can also be used at any

ATM worldwide and is FREE to use at any Genisys Credit Union owned ATM.

What are you waiting for? Get all of your holiday shopping done at once with your Genisys Rewards Debit MasterCard®!

Don't have one? Visit www.genisyscu.org to fill out the Debit MasterCard® Request Form today.

EARN HIGHER DIVIDENDS

Let your hard earned money work harder. When you are looking for a safe, guaranteed rate of return on your money, a Genisys Savings Certificate is a great choice. You'll get a higher than average fixed rate for a specific time period—so you'll always know how much you're earning.

- Variety of terms
- Minimum deposits as low as \$100
- Higher rates than most financial institutions offer

Open one today at www.genisyscu.org, your local branch or by calling a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.



Scan to see our current Savings Certificate rates!

*Dividends earned on your Certificate are computed daily, paid and compounded quarterly, based on your account balance. Most Genisys Credit Union Savings Certificates can also be opened with IRA funds.



GIVE YOURSELF A GIFT!

Save money this holiday season by moving your **auto loan** to Genisys. We offer great low rates and flexible terms. Plus, we have quick and easy financing for as low as **2.24% APR*** for 60 months.

Refinance your auto loan with us today. Check out all of our rates and apply online at www.genisyscu.org. You can also visit your local branch or call a Financial Service Representative at (800) 521-8440, ext. 5.

*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.

HOLIDAY SKIP-A-PAY!

Skip-A-Pay is back for the holidays! Skip your December or January loan payment and have extra money for shopping, holiday parties or a quick get-a-way. See if your loan qualifies. Download a Skip-A-Pay application online, visit your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5 for more details!



Congratulations to **Jen Bastian!** She is our **International Credit Union Day Sweepstakes** winner and has won a **\$100** for sharing our credit union difference post.

Congratulations to **Kathleen Logan** and **Melissa Meyers!** Their photos were chosen in our **Awkward Holiday Family Photo Contest**, and they have each won a family 4 pack of tickets to sit in the Grand Stands at America's Thanksgiving Day Parade and tickets to the VIP Breakfast.

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.

Additional information can be found on our [Facebook & Twitter](http://www.genisyscu.org) page at www.genisyscu.org.

News Brief

Holiday Closing – All branches and Genisys headquarters will be closed:

Tuesday, Dec. 24 – Christmas Eve Day

Wednesday, Dec. 25 – Christmas Day

Wednesday, Jan. 1 – New Year's Day

Sam's Club will be visiting Michigan branches in December. Contact your local branch for dates and times.

HOLIDAY LOANS ARE HERE!

The most wonderful time of the year calls for the most wonderful loan of the year! Borrow up to **\$5,000** for **48 months** with rates as low as **7.75% APR** through January 31, 2013.

Use it for more than just holiday expenses. Buy new furniture, take a trip or complete projects around the house.

Don't wait until the holiday rush. Apply today at www.genisyscu.org, visit 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.



GIVE YOUR KIDS THE GIFT OF FINANCIAL LITERACY

The road to financial success begins with you! Give your kids the gift of financial literacy. Genisys offers three youth savings clubs as a great way to teach your kids about money and the importance of saving. Youth accounts are convenient and a fun way to learn! Each club includes financial literature appropriate to your child's age and quarterly opportunities to win prizes!



The **Moola Moola Club** teaches members ages 0-7 about money and the importance of saving! www.moolamoola.org



The **Youth Investors Club** offers a unique way for members ages 8-12 to learn about managing money and how to make it grow! www.youthinvestors.org



The **Teen Advantage Club** guides teens ages 13-17 in the right direction by providing them with hands-on learning tools and the knowledge to make smart financial decisions! www.teenadvantage.org

Don't have a youth account yet? Give your child a \$mart \$tart this season! Visit any youth website, contact your local branch or call (800) 521-8440, ext. 5 to apply for membership today.

MOBILE APPS W/BILL PAY



You now have the ability to pay your bills on the go with our iPhone and Android applications.

Functions of Mobile Bill Pay include:

- Register for Bill Pay
- Navigate through the screens
- Set filters for which payees will be shown
- Add, edit and delete payees
- Make one time and reoccurring payments to a payee
- Make multiple payments to multiple payees at one time
- View past and future payment activity both in a calendar and list view
- View scheduled payments in Transaction History

Simplify your life even more with our Mobile Check Deposit option, making it easy to deposit a check at anytime by taking a picture with your phone.

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

Making a Difference

This year, Genisys Credit Union sponsored various Halloween events in the following communities:



Auburn Hills
Blue Bell, PA
Chesterfield
Clarkston
Commerce
Eagan, MN
Macomb
Plymouth
Rochester
Roseville, MN
Shelby
Troy
Waterford

