

LOOK AT THOSE RATES



Genisys offers great rates on auto, home and personal loans. Want to consolidate holiday bills, make home improvements or plan the perfect winter

get-a-way? We can help! Check out our competitive loan rates for any budget.

LOW RATES!

Auto Loans as low as **2.24%**

Home Equity Loans as low as **3.64%**

Personal Loans as low as **7.75%**

Check with us before you get your next loan. Receive quick personal service, low rates, great terms and fewer fees. It's easy to apply. Visit www.genisyscu.org, stop by your local branch or call a Financial Service Representative at (248) 322-9800 or (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 Direct Deposit and AutoPay from checking or savings account.

GET YOUR TAXES DONE & ENTER TO WIN UP TO \$10,000!



This year, you could win triple your refund amount (or the amount you owe) when you do your own taxes with TurboTax. Simply try any TurboTax Online product and get an opportunity to win up to \$10K.¹ Start TurboTax now for free and be entered for a chance to win!

¹ Visit www.genisyscu.org for sweepstakes rules.

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YOUTH CLUB NEWS

Open a youth account for your child or grandchild and give them a \$mart \$tart financially! They'll automatically be enrolled in one of our three savings clubs designed to help kids 17 and younger learn how to save and manage money like a financial genius. They can play games, read up on financial articles and visit other cool money-related links. The clubs are free and make learning about money fun.

Check them out at:



www.moolamoola.org



www.youthinvestors.org



www.teenadvantage.org

Our Youth Clubs are being revamped for 2014! New contests, new prizes, and new ways to access the information! Stay tuned for more information on these changes!

NEW YEAR, NEW CAR



It's a New Year! Why not purchase a new or used vehicle? Or, refinance your auto loan from another financial institution and save. We offer great low rates, flexible terms and quick and easy financing.

To check out our rates and apply, visit www.genisyscu.org, stop by your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5.



Make sure you follow [genisyscu](https://www.facebook.com/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.

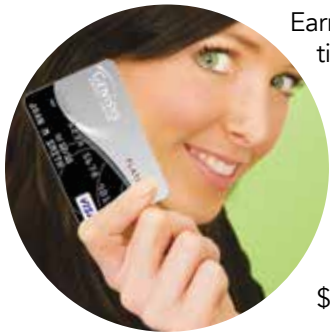
Additional information can be found on our [Facebook & Twitter](https://www.facebook.com/genisyscu) page at www.genisyscu.org.

News Brief

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

Monday, February 17 – Presidents' Day

VISA® PLATINUM BALANCE TRANSFER SPECIAL



Earn 2% cash back with our limited time balance transfer special.

Transfer credit card balances from one or more credit card accounts to a Genisys Visa® Platinum card to earn the reward. No balance transfer fees so transfer as many balances as you want. Minimum transfer to earn the reward is \$1,500.

The Genisys Visa® Platinum card is a great savings tool to have in your wallet. Our low everyday fixed-rate applies to new purchases as well as balance transfers and there is no annual fee.

If you don't have our Visa® Platinum card yet, now is a great time to apply! Requesting a balance transfer is easy! Simply complete our short balance transfer form and we'll do the rest. Visit www.genisyscu.org to apply online and complete a balance transfer request form.

If you have any questions, call a Member Service Representative at (800) 521-8440, ext. 5, or visit your local branch to get started.

*2% cash back reward is a limited time offer and may be discontinued at any time. If the balance is maintained for 3 months the cash-back reward will be applied to your Genisys Credit Union savings account after the 3rd billing cycle.

ANNUAL MEETING REMINDER

Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday, March 26, 2014, 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.

No petitions were received for board positions. The three members submitted by the Board of Directors Nominating Committee will be elected by acclamation.

NEW SUPERVISORY COMMITTEE MEMBER

We would like to welcome James Campbell to Genisys Credit Union's Supervisory Committee. Mr. Campbell is a graduate of Central Michigan University where he obtained his MBA and BA in Accounting with a minor in Mathematics. He holds a CPA license in the State of Michigan and is the Manager of Engineering Finance for General Motors located at the Warren Technical Center. Mr. Campbell was recently appointed by the Board of Directors to serve on the Supervisory Committee in December 2013.

eALERTS

eAlerts is a convenient and FREE service to all members using Online Banking, notifying you as your account changes throughout the day. Alerts can be delivered to any email address and/or by text message.

Available eAlerts include balance alerts, check cleared alerts, ACH withdrawal or deposit alerts, ATM or Debit card transaction alerts, plus all the personal alerts you'd like to add.

Debit card transaction alerts can be set up to notify you when your card is used for a purchase and when the purchase clears the account. This is helpful to know where your card is being used so you can catch fraud or unauthorized purchases right away.

To sign up for eAlerts, visit www.genisyscu.org, log into Online Banking and click the eNotices button at the top. Then just click on Create New Account Alert to select which eAlerts you want to receive.



Making a Difference

Genisys Credit Union was proud to support local holiday events in the following communities:

- Auburn Hills
- Chesterfield
- Commerce
- Eagan, MN
- Macomb
- Oxford
- Pontiac
- Rochester
- Troy
- Waterford
- White Lake

