

**CATCH A GREAT RATE!**



We want to help you and are ready to lend you the money you need for

your next vehicle, home improvement project, debt consolidation, or even a Home Equity loan! Turn to Genisys for all your lending needs. We work with you from start to finish making sure the lending solution meets your needs and financial goals, all with the great rates that only your credit union can provide!

Check out our website, [genisyscu.org](http://genisyscu.org) for all our loan products offered, current rates, and an online loan application.

You can apply for a loan online, at one of our 28 branch locations or by calling a Financial Services Representative at 800-521-8440 or 248-322-9800 ext. 5

**Stay in the Loop!**

Be sure to follow Genisys on Facebook, Twitter, and Instagram to stay in the loop of our upcoming community events, holiday hours, promotions, and other real-time updates. Subscribe to our YouTube channel also for helpful tips and tricks on our mobile and online banking products as well as educational videos on an array of financial topics. Search us @ [genisyscu](#) or click the links for each social media site at [www.genisyscu.org](http://www.genisyscu.org).



**LAST CHANCE TO TAKE ADVANTAGE OF THE HOLIDAY LOAN!**



Did the Holiday spending get your wallet in a tangle or maybe you need an escape from the cold and snow? Our low rate Holiday Loan is still **available until January 31, 2016**. The Holiday Loan Special allows you to borrow up to \$5,000 for 48 months, for as low as **7.75% APR\***. Whatever the reason, we are here to help with a low rate, short term Holiday loan special. Apply today online at 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.

**WHERE WILL \$25,000 TAKE YOU?**

Genisys Credit Union has teamed up with TurboTax® to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000.



- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.

Just try TurboTax Online for FREE (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.<sup>1</sup> **Start TurboTax now at [www.genisyscu.org](http://www.genisyscu.org).**

1 TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/18/16. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: One (1) Grand Prize: A check for \$25,000. Retail value, \$25,000. Ten (10) First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$35,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22H, San Diego, CA, 92129.

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**LIGHTEN YOUR LOAD!**

Wouldn't it be easier to pay just **ONE** credit card bill each month? You can move credit card balances over to your Genisys Credit Card at anytime without any transfer fees! Sign up to transfer a high-interest card balance via Online Banking or download the form on our credit card page at [www.genisyscu.org](http://www.genisyscu.org).



**Don't have a Genisys Credit Card?** Applying is quick and easy; PLUS our credit cards have rates as low as **9.90% APR\*** and a TON of benefits! Choose from our fixed rate Platinum MasterCard® or the variable rate Rewards MasterCard® that earns Rewards points redeemable for merchandise, gift cards, travel, and more!

\*APR is Annual Percentage Rate. Rate shown is the best rate on the Platinum card. Rates are based on individual credit experience at determined at the time of application.

## YOUR FINANCIAL FUTURE. DREAM IT. PLAN IT.

Genisys Investment Services is our group of professionals here to help you plan for the future. We offer complimentary investment consultation on retirement plans, 401(k) Plans, or college funding. The time to start planning for your future is now!



Make an appointment today by calling or visiting your local branch. Visit [www.genisyscu.org](http://www.genisyscu.org) for more information.

*Registered Representatives offering securities and investment advisory services through Cetera Advisor Networks, member SIPC. Genisys Investment Services and Genisys Credit Union is not affiliated with Cetera Advisor Networks. **Not NCUA insured, may lose value, not a deposit, no credit union guarantee, not insured by any Federal Government Agency.***

## START THE NEW YEAR RIGHT!

Our quick and easy auto loan application process takes the hoops out of buying a vehicle. Apply today and drive it tomorrow, whether you are buying new, used, or looking to refinance your current loan. We have rates as low as **1.99% APR\*** and flexible terms up to 84 months.



Apply at [www.genisyscu.org](http://www.genisyscu.org), visit your local branch, or call a Financial Service Representative at (248) 322-9800 or 800-521-8440, ext. 5.

*\*Annual Percentage Rate (APR) and terms may vary depending on credit qualifications, age of collateral, payment protection package, and Direct Deposit with AutoPay set up from a Genisys checking or savings account.*

## GENISYS AWARDED BEST OF BAUER!

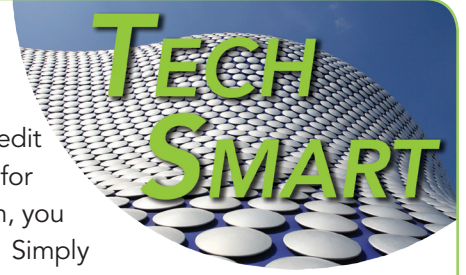
Genisys was awarded the Best of Bauer status in October 2015 for having earned Bauer Financial's 5-Star rating for twenty-five years, which represents 100 consecutive quarters. Fewer than 4% of the nation's credit unions have earned Bauer's top rating for twenty-five straight years. Bauer Financial is the leading independent bank and credit union rating firm. The research company conducts an analysis every quarter for all of the nation's financial institutions. Credit unions that have received a five-star rating are deemed safe and financially sound. For more information on Bauer Financial visit [www.bauerfinancial.com](http://www.bauerfinancial.com).

## Holiday Closings

Please note that Genisys Credit Union will be **CLOSED** on Monday, January 18, 2016 and Monday, February 15, 2016 in observance of Martin Luther King Jr. Day and President's Day.

## APPLY FOR LOANS 24/7

Can't make it to the credit union in time to apply for a loan? Not a problem, you can apply online 24/7. Simply click the Apply for a Loan button at the top of [www.genisyscu.org](http://www.genisyscu.org) or the Apply Now button located on the loan pages.



## Making a Difference



### Holiday Extravaganza

Genisys was a proud presenting sponsor and organizer of the 34th Holiday Extravaganza Parade. The event is a collaborative effort between the communities of Auburn Hills, Pontiac, Waterford, and White Lake and coordinated by the non-profit for the Holiday Extravaganza Parade. The picture includes the dignitaries and elected officials at the ribbon cutting ceremony prior to the start of the parade.

### America's Thanksgiving Parade

Genisys was the proud sponsor of the Rainbow Fish Balloon in the America's Thanksgiving Parade. This parade is one of the country's largest and most spectacular Parades in the United States!



### Genisys sponsors Holiday Events in the Community

Genisys was also a proud sponsor of many holiday celebrations within the following communities: Chesterfield, Clarkston, Clio, Eagan (MN), Fenton, Lake Orion, Macomb, Oxford, Pontiac, Rochester, Roseville (MN), Royal Oak, Shelby, Troy, White Lake, Wixom, Ypsilanti, and the Oakland County Market.

### Walk for Warmth is Oakland County's premier winter fundraiser

You can make a difference in the lives of your neighbors and have fun while you're at it. How? By becoming part of OLHSA's Walk for Warmth event, presented by Genisys Credit Union. This family-friendly indoor walk-a-thon will take place February 6 at Great Lakes Crossing Outlets. 100% of proceeds will help families right here in Oakland County through the cold winter months.



AMERICA'S CREDIT UNIONS®

