



## Checking that PAYS!

With **Genius High-Yield Checking**, you can earn **6.75% APY\*** monthly and take advantage of **Debit Rewards!** This account offers the potential to gain nearly \$500 annually. To qualify, simply enroll in **eStatements** and make at least 10 debit card purchases of \$5 or more each month. Plus, those same transactions earn Rewards points that are redeemable for travel, gift cards, and more!

\*Annual Percentage Yield designated as APY. Subject to change at any time. Paid on balances up to \$7,500 each month if requirements met. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at the maximum \$7,500 daily balance. Your results may vary as your daily account balance fluctuates.

## Know the Red Flags of Fraud

Have you received a call or text from someone claiming to be from Genisys and they ask you to verify personal or account information?

✔ We may contact you regarding an account issue or to ask if you made a particular card transaction.

► **BUT we will NEVER call or text you and ask for these things!**

- Debit card Personal Identification Numbers (PIN)
- The CVV 3 digit security number on the back of your cards
- Online and Mobile Banking passwords
- One-time passcodes sent to you via text or phone
- Full account numbers
- Personal information like how long you have been a member, your online security question answers

⚠ Because of the increase in spoofed caller ID, it's possible that the fraudsters may even appear to be calling you from a Genisys phone number. But if they call you and ask for any of the information above, you can be sure it's a fraudster.

## Summer Loan Special

WOO-HOO, Summertime! The **Genisys Summer Loan** is ready to fuel your adventures! Whether you're tackling home DIY projects, planning a dream getaway, or finally crossing items off your bucket list, we've got the cash you need. Borrow anywhere from \$500 to \$5,000 with two flexible rate and term options to fit your budget perfectly!

\*APR is Annual Percentage Rate. Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$45.57 per \$1,000 borrowed at 8.74% for 24 months. Approximate monthly payment would be \$20.75 per \$1,000 borrowed at 8.99% for 60 months. Actual term will vary based on loan amount borrowed.

**24 MONTHS** as low as

**8.74%** APR

— YOUR CHOICE —

**60 MONTHS** as low as

**8.99%** APR

## Upgrades Made Easy!

Bring your **Auto Loan** to Genisys and experience a smoother ride! We simplify the process of upgrading your vehicle or your current loan, whether you are purchasing a new or used car or seeking a better rate and payment than your current lender. Ask about our flexible options, including Payment Reset and 90 days of No Payments\*.

\*90 days no payment offer available to credit scores of 660 and higher. Interest accrues during the deferral period.



## Make Your Move Now.

Whether you are **building from the ground up**, **purchasing land**, looking to refinance, or buying a new home, **Genisys Mortgage** is here to support you. Our dedicated team of mortgage professionals will provide expert guidance throughout the entire process, ensuring you secure the home loan that perfectly matches your needs.



## Be in the Loop!





Committed to  
*Community*

## Genisys in the Community: Making an Impact Together

At Genisys Credit Union, our commitment to the communities we serve goes far beyond banking. We are incredibly proud of our team members, who regularly step up to volunteer their time, energy, and hearts to support local organizations and nonprofits. Whether we are packing meals at food banks, beautifying local parks, or assisting with community events, our team is dedicated to rolling up their sleeves and making a tangible difference. We believe that true financial wellness starts with a strong, supported community, and we are honored to walk alongside you in building a brighter future for everyone.

Stay up to date on the community events we are sponsoring. Scan our QR Code.



## Lifelong Members Start Now!

Open a new membership for your kids or the kids in your life. Genisys has the tools to help children grow into financially independent adults. When you open a new youth membership with a **High-Yield Youth Savings** account or a **Genius High-Yield Checking** account, we'll automatically enter your child in a drawing to **WIN \$500!**\*

- **Genisys High-Yield Youth Savings Account** - Earn **5.12% APY**<sup>1</sup> for balances up to \$500 until age 18.
- **Genius High-Yield Checking Account** - For children 12 years and older, earn **6.75% APY**<sup>2</sup> when the 2 simple requirements are met.

\*Contest runs until August 31, 2026. New memberships opened with a High-Yield Youth Savings or Genius High-Yield Checking will be entered in our random drawing to win \$500. The winner will be selected by September 4, 2026, contacted by Genisys Credit Union via email, and funds deposited into the primary savings account.

1 High-Yield Youth Savings: Annual Percentage Yield designated as APY and subject to change at any time. No minimum balance. Balances above \$500.00 are paid the standard share savings rate.

2 Genius High-Yield Checking: Annual Percentage Yield designated as APY. Must enroll in eStatements and use your Genisys Debit Mastercard® at least ten times per month for purchases of \$5.00 or more, excluding ATMs, to earn stated APY. Transactions that are pending on your account, and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle. Balances above \$7,500 earn .05% APY. See Genius Checking page for details.

## Exclusive Member Benefit: 20% Off Online Estate Planning

Genisys members can get exclusive savings of 20% on any estate plan with **Trust & Will**. Trust & Will is the leading online estate planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- Wills start at just \$159 with member discount
- Easy-to-use online guided platform
- Legally binding documents created by attorneys and customized by you
- Wills start at just \$139 and Trusts start at \$349 with the 30% limited-time offer

Get Started with your planning today.

trust  
&will



## Annual Meeting

The Genisys Credit Union Annual Meeting was held on March 25, 2026. Our Board of Director and Supervisory Committee members are:

### Board of Directors

Chair: Brian Zabowski  
Vice Chair: James Campbell  
Secretary: Jennifer Rogers  
Treasurer: Pete Devita  
John Schulte  
Tom Healy  
Greg Melega

### Supervisory Committee

MiVida Burrus  
Lisa Christensen  
Dave Stolk  
Andre Davis  
Digla Vichunas

## Holiday Closings

### Independence Day

Saturday, July 4, 2026

### Labor Day

Monday, September 7, 2026

### Indigenous Peoples' Day

Monday, October 12, 2026

Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution  
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Genisys® Rewards: 888.882.7938



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