



SAVE BIG!

Low Payment Auto Loans.

Save big with a low payment [Auto Loan](#)! With our quick and easy [application](#) process, you'll apply today and drive tomorrow. We can lend on any model year whether a new or used purchase or refinance your existing auto loan. We have flexible terms up to 84 months to get you the low payment you are looking for. And all loans come with our [Payment Reset](#) option which could save you more down the road!

Ask a Financial Services Representative today about an auto loan with the payment reset option by calling us at (248) 322-9800 or (800) 521-8440, ext. 5, stopping by your local [branch](#) or visit us at [www.genisyscu.org](#). [Apply](#) for a loan anytime, anywhere, on any device.

STAY CONNECTED!

Join our social circle and Follow Us [@genisyscu](#) on Instagram, Facebook and Twitter. Stay connected to credit union news, promotions, community events and giveaways! We love to see our members out and about in our communities, if you had fun with us at an event share your pictures with us using [#WeAreGenisys](#)



PLAN FOR THE FUTURE!

Start with Genisys Investment Services.

Take control of your financial future with the help of [Genisys Investment Services](#) starting with a complimentary investment consultation. The professionals with Genisys Investment Services can help with retirement plans, 401(k) plans, and college funding.

Make an appointment today by calling, visiting your local [branch](#), or visit [www.genisyscu.org](#) for more information.

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SPRUCE UP YOUR SPACE!

Low Rate Home Equity Loans.

Let your house pay you back with a low rate [Home Equity loan](#). Unlock your home's potential and tackle some home improvement projects. You can even use your home's equity to consolidate high interest debts or help with costly college expenses. This is a great option with low fees and can even be tax deductible.

Our Home Equity experts are ready to help. Give them a call at (248) 322-9800 or (800) 521-8440, ext. 3265 or visit us at [www.genisyscu.org](#).

GENISYS MEMBERS GET EXCLUSIVE DISCOUNTS FROM LOVE MY CREDIT UNION REWARDS

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through [Love My Credit Union Rewards](#). You can save too with valuable discounts from these partners:

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. Call 844-703-0123 to receive this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit

[www.genisyscu.org/perks](#)

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](#). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

ANNUAL MEETING

The 2018 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 21, 2018 at 5:30 p.m. The Board of Directors Nominating Committee has submitted the names of members to fill two Board positions: Pete DeVita and Kim Turner.

Peter DeVita retired from General Motors Truck Product Center where he was a Quality Network Representative. He has been a member of the credit union since 1979. Mr. DeVita served as a Supervisory Committee member from 1998 until 2005 and also served as an alternate on the Supervisory Committee until 2016 and is now currently serving as a Board of Director.

Kim Turner holds a Bachelor of Arts in International Business from Alma College. A life-long Michigan resident, she currently serves as Director of Marketing for Answers Cloud Services in Ann Arbor. She brings over 25 years of experience in the software and IT services industries with an extensive background in product marketing and management as well as marketing programs. Ms. Turner was appointed by the Board of Directors to serve on the Supervisory Committee in January 2015 and has accepted the nomination for a Board of Directors position beginning in 2018.

Members of good standing who wish to be placed on the list of candidates for board positions may do so by petition. Official petitions are available by contacting the corporate office of the Credit Union CEO at (248) 322-9800, ext. 1001. The bylaws require that the signatures of at least 500 members in good standing be obtained. Biographical information, qualifications, and a signed certificate from the nominee stating that they are agreeable to nomination, and will serve if elected must accompany the petition. The Board serves without compensation and represents all members. The filing deadline for petitions is 5:00 p.m. – December 1, 2017. A mail ballot election will be held if the number of nominees exceeds the positions available. Send nominations to the Credit Union headquarters, to the attention of the Nominating Committee, 2100 Executive Hills Boulevard, Auburn Hills, Michigan 48326. The results of the election of board members will be announced at the Annual Board Meeting, which will be held at the Credit Union headquarters. According to the bylaws, if only one person is nominated for each director's position, that person will be elected by acclamation.



WE'RE ALWAYS OPEN!

Get anytime, anywhere access to your accounts with our 24/7 [Mobile Banking](#) app! Wherever life takes you, our mobile app lets you check balances, transfer money, deposit checks by taking a picture, pay your bills and more! Our closest branch is in the palm of your hand when you download our app, available for both iPhone and Android devices.

Genisys® 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® Rewards: 888.882.7938

Making a *Difference*



WILD SUMMER NIGHTS AT THE DETROIT ZOO

Genisys Credit Union was the Presenting Sponsor of the 9 Summer Concerts at the Detroit Zoo once again this year. Families from all over the area packed a picnic dinner and blanket to enjoy a fun-filled evening at the Detroit Zoo.

GRAND BLANC FOOD TRUCK FESTIVAL

The City of Grand Blanc and Grand Blanc City DDA partnered with Genisys Credit Union and View Newspaper Group to sponsor a once-a-month event at Grand Blanc High School. The first Friday of May through September, people had the opportunity to visit dozens of food trucks at this festival.



THE 10TH ANNUAL BROOKSIE WAY

Genisys was excited to be the 5K Sponsor of the 10th Annual Brooksie Way this year. Funds that are raised at Brooksie Way are then donated and distributed to local charities and community programs throughout Oakland County, MI.

FALL FESTIVITIES

Genisys was proud to sponsor fall events in Belleville, Commerce, Clarkston/Independence Township, Fenton, Ortonville, Plymouth, Pontiac, Rochester Hills, Shelby Township, Troy, Waterford, White Lake, Blue Bell (Pennsylvania), Eagan (Minnesota) and Roseville (Minnesota).

HOLIDAY CLOSINGS:

- Columbus Day, Monday, October 9th
 - Veteran's Day, Saturday, November 11th
 - Thanksgiving Day, Thursday, November 23rd
 - Christmas Day, Monday, December 25th
- Don't forget, we are always open with Online and Mobile Banking!



GENISYS
CREDIT UNION

Where you come first.