



The Play that Pays!

Genius High-Yield Checking can pay you nearly \$500 per year, plus Debit Rewards. Earn **6.75% APY*** when you make a Genius play by enrolling in eStatements and using your Genisys Debit card 10x per month on purchases of \$5 or more. It's so easy to get PAID every month!

*Annual Percentage Yield designated as APY and subject to change at any time. 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 6.75%APY. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at the account balance amount of \$7,500. Your results may vary as your daily account balance fluctuates. 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.



Ways to Stay Safe

eAlerts - Set up text or email alerts for checks clearing, balance thresholds and more in Online or Mobile Banking.

Card Controls - Manage when and how your debit and credit cards are used. Ability to turn your cards on and off for superb fraud protection. Download the app and use with Genisys Mobile Banking.

eStatements - A more secure way to receive your account statements delivered through (and enrolled) Online and Mobile Banking.

Be in the Loop!

Follow @genisyscu on all the social channels to stay in the loop of all our events, promotions, news, and even special contests for fun prizes!



Get Your Happy Place!

Home should be your happy place and Genisys has a home loan that's right for you. Our amazing Mortgage Consultants are here to help you through the entire process. We offer loans for new builds, land, renovations, and home purchases, plus refinancing, HELOCs, and fixed-rate Home Equity loans.

NMLS #409008 • Equal Housing Opportunity Lender



Upgrade Your Ride!

There's something about that new car smell. Drive over to Genisys for low-rate Auto Loans complete with payments that make sense for your budget. New car, used car, or even refinancing a current loan from another institution – we can help you out. Plus, ask us about our 90-day no payment and payment reset options!

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



2 Great Credit Cards!

Need a simply great credit card? Pick either the Rewards or Platinum Mastercard for your credit card needs. Both Genisys credit cards come with great benefits and features, like no annual fee, low rates, and no balance transfer fees. With the Rewards card, you can cash in points for gift cards, travel, and more. Plus, download our Card Controls App to easily manage your card and get alerts.





Clarkston Family Farm - "Have fun and be safe!" are the two rules at Clarkston Family Farm, a nonprofit educational farm. We helped fund their Pathways to Possibilities project to create more accessible walkways at the farm! The new pathways make it easier for all ages and abilities to have fun and be safe while enjoying the farm.



Coats for the Cold - From November 1st - 30th, we are partnering with the Oakland County Sheriff's Office for their annual Coats for the Cold campaign. Our Oakland County branches will be donation sites to drop off new and/or gently used coats, which will be donated to local non-profits to provide to people in need.

Giving Tuesday - This Giving Tuesday, December 2nd, we are partnering with The Food Bank of Eastern Michigan to match donations up to \$14,900! Every \$1 donated = 6 meals provided. Watch our Facebook for details!

Committed to
Community

A Great Offer Just Got Better! Get 30% off Trust & Will in October

Genisys is excited to bring you an exclusive limited time offer of 30% off any estate plan with Trust & Will through the Love My Credit Union Rewards Program.

Whether you're creating a Will to protect your loved ones or setting up a Trust to secure your assets, Trust & Will makes the process simple, secure, legally valid, and affordable.

The limited time offer is only available during **Estate Planning Awareness month, October 1-31, 2025**. Start your estate plan today! Scan the QR code to get started or visit our credit union website.

trust
&will



Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our [Privacy Policy](#) has not changed and you may review our policy and practices with respect to your personal information at genisyscu.org or we will mail you a free copy upon request if you contact us at 248-322-9800 extension 5.

2026 Annual Membership Meeting

The 2026 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 25, 2026 at 5:30 p.m. The Board of Directors Nominating Committee has submitted the names of members to fill the two Board positions: Tom Healy and John Schulte.

Thomas Healy- Director Thomas Healy received his Degree in Accounting from Michigan State University. He retired in 2014 after almost 40 years in the IT and Telecommunications industries. Mr. Healy has been a member of the credit union for over 30 years. He was a member of the Supervisory Committee from 2000-2005, before being elected to the Board of Directors in 2005 where he currently serves.

John Schulte- Director John Schulte attended Walsh College and received his Real Estate Alumni of Michigan certification from the University of Michigan. Mr. Schulte has been a member of the credit union in excess of 37 years and served on the Supervisory Committee in 1987. He was elected to the Board of Directors in 1988. Mr. Schulte has been very active in the credit union movement, having received multiple awards through the CUNA Volunteer Achievement Program. He spent many years in administration with a national computer manufacturer followed by a lengthy career in real estate.

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 5, 2025. 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. The results of the election of board members will be announced at the Annual Business 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.

Holiday Closings

Indigenous Peoples' Day

Monday, October 13, 2025

Veterans Day

Tuesday, November 11, 2025

Thanksgiving Day

Thursday, November 27, 2025

Christmas Eve

Wednesday, December 24, 2025

Christmas Day

Thursday, December 25, 2025

New Year's Day

Thursday, January 1, 2026