



The Play that Pays!

Genius High-Yield Checking is a smart play! Earn a Higher Rate than Basic Checking + Debit Rewards. Switch to Genius, enroll in eStatements and use your Genisys Debit Mastercard at least 10x a month on purchases of at least \$5 to earn this awesome rate on your average monthly balance.

*See Credit Union for details.

Keep your Accounts Safe and Secure.

Stay vigilant when it comes to texts, phone calls, or emails you get regarding your accounts. This goes for anything you get that may seem like an innocent “wrong number” situation. Just report and delete.

Genisys employees or card security services will never ask you to verify the following information:

- Personal Information including; member number, date of birth, and social security number
- Full debit or credit card numbers or PIN
- Online/Mobile banking credentials
- A one-time verification code or link that was sent
- “Test” transactions that you did not complete as legitimate
- Send a staff member to your home for destroyed debit or credit cards

Quick & Easy Auto Loans

Drive to Genisys for new and used auto loans, or lease buyouts. We can take a look at your current auto loan and try to save you money each month when you refinance for a lower rate and payment. We have terms available up to 87 months.



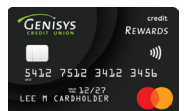
Upgrade or Update!

Whether you want to buy land, build your dream home, make renovations, refinance, or move into a new property, Genisys offers a **Mortgage or Home Equity Loan** tailored to your needs—guiding you through every step of the process.



Great Credit Card Choices!

Whether you choose the **Genisys Rewards Credit Mastercard** or the **Platinum Credit Mastercard**, you get an exceptional card option. Both offer competitive low rates, zero annual fees, and no balance transfer charges. Conveniently manage your accounts anytime via Mobile or Online Banking. Plus, with the Rewards Mastercard, you earn valuable points redeemable for travel, gift cards, and more.



Ways to Stay Safe

Check out the Main Menu in Online and Mobile Banking for these settings. They are so helpful for keeping track of your accounts and making sure everything is secure.

- **eAlerts** - Set up text or email alerts for checks clearing, balance thresholds and more in Online or Mobile Banking.
- **Manage Card** - Manage when and how your debit and credit cards are used, set up alerts for usage, lock cards, order replacement cards, report lost cards and more.
- **eStatements** - Securely view your account statements through 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!





Committed to Community



Genisys in the Community: A Season of Giving

Showing up after the rescue, our team members have been supporting Detroit Dog Rescue (DDR). Each month team members save the lives of rescued dogs at DDR through donations. With their generosity, they've helped pay for multiple surgeries, supplied over 1,560 doses of heartworm preventative, funded nine spay and neuters for adopted dogs, and filled lots of food bowls, giving so many dogs a second chance!

Coats for the Cold - From November 01 - 30, our Oakland County branches will be donation sites for the Oakland County Sheriff's Office annual **Coats for the Cold**. Drop off new and/or gently used winter coats, which are donated to local non-profits to provide to people in need.

Giving Tuesday - This Giving Tuesday, December 01, we are partnering with The Food Bank of Eastern Michigan to match donations up to \$14,285! Every \$1 donated = 6 meals provided. Watch our Facebook for details to come!

Community Connections - Scan the QR code to stay up to date on the events we are sponsoring in your community!



2027 Annual Meeting

Our 2027 Annual Membership meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 24, 2027.

The Board of Directors Nominating Committee has submitted the names of members to fill the two Board positions: Jennifer Rogers and James Campbell.

JENNIFER ROGERS - Director

Jennifer Rogers graduated from Michigan State University and has a Bachelor of Arts in Finance. She currently is the Director of Marketing Services for the Michigan Association of CPAs and supplies a combination of marketing, communications, PR and project management experience focused in nonprofits. She is a life-long supporter of the Credit Union movement and was appointed by the Board of Directors to serve on the Supervisory Committee in April 2015 and was appointed to serve on the Board of Directors in 2021 where she currently serves.

JAMES CAMPBELL - Director

James Campbell is a graduate of Central Michigan University where he obtained his MBA and his B.A. in Accounting with a minor in Mathematics. He is currently the President of Schomer & Associates in Auburn Hills. Mr. Campbell was appointed by the Board of Directors to serve on the Supervisory Committee in December 2013 and was appointed to serve on the Board of Directors in August 2018 where he currently serves.

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.

Enroll in eStatements to help us save on cost and paper waste. Sign up easily in Online or Mobile Banking. Your statements are securely delivered and saved online, versus vulnerable in a mailbox.

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, 2026**. Start your estate plan today! Scan the QR code to get started or visit our credit union website.

trust
& will



Holiday Closings

Indigenous Peoples' Day
Monday, October 12, 2026

Veterans Day
Wednesday, November 11, 2026

Thanksgiving Day
Thursday, November 26, 2026

Christmas Eve
Thursday, December 24, 2026

Christmas Day
Friday, December 25, 2026

New Year's Day
Friday, January 1, 2027