



Sink Your Feet Into A Summer Loan

Genisys Credit Union's Summer Loan is here to help you kick back and relax this summer! Camping with the family? Buying a pool? Purchasing new patio furniture? No matter what your plans are, Genisys has the loan for you!

Right now, we're offering a rate as low as **7.75% APR*** on loans up to **\$5,000** for up to **48 months**. This special offer is available through August 31, 2013, but now is the time to kick start your summer plans. Apply today, and get started on your best summer ever!

Apply for your Summer Loan today! Visit one of our branches, call a Financial Service Representative at (800) 521-8440, ext. 5 or use our Online Loan Application. You can also download an application and mail or fax it back to us.

*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan.



Skip-A-Pay is Back!



Put some extra cash in your pocket with our Skip-A-Pay program. If you have a qualifying loan, you can elect to skip up to 2 of the payments this year and enjoy a little cash for other things like a vacation, home improvement project or summer camp for the kids.

We know that money can be tight at times so opt for a loan Skip-A-Pay today. To get started, visit www.genisyscu.org and click on the Skip-A-Pay banner for all of the details and to submit your request. If you have questions about whether you qualify or not, please contact your local branch or call a Financial Service Representative at 800-521-8440, ext 5.

*Does not apply to first mortgages, Home Equity Line of Credit, Home Equity Loans, Kwik Draw, Credit Rebuilder Loan, VISA®, Certificate Secured Loans, Overdraft Protection, Balloon Loans, Business Loans, Loan Types L21; L22; L32; L33; L39 or loans that are not in good standing. Skip-a-Pay is not available for the first payment of a new loan. If you partake in Genisys Credit Union's Summer Skip-a-Pay program and you have purchased GAP (Guaranteed Auto Protection), you are entitled to only 2 skip payments during the life of your loan. If you take advantage of more than 2 skip payments, it will result in a deduction from the full claim you may have in the future.

Save On A New Vehicle Purchase

Genisys has three ways for our members to save on a new vehicle purchase!

- 1) General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. 
Visit LoveMyCreditUnion.org to see how much you can save and to request your GM Authorization Number.
- 2) Members can save big with great low rates when you finance your new vehicle through Genisys. Apply online at www.genisyscu.org, visit your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5 to find out more about your vehicle financing options.
- 3) Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!



Loans To Get You Moving



Genisys can help you get into a vehicle that fits you and your budget. Finance a new or used auto loan or refinance a vehicle loan you have with another lender for as low as **1.99% APR** for 60 months.

Plus, our leisure and recreational vehicle rates have dropped just in time for summer! Looking to purchase a motorcycle, ATV or personal watercraft? Take advantage of rates as low as **4.74%** for 60 months, making summertime fun more affordable than ever before.

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

*Rates subject to change at any time. Rates and terms may vary depending upon credit qualifications, age of collateral, payment protection package, or AutoPay from checking or savings account.

<http://www.genisyscu.org>
WEB WISE

Mobile Banking/Apps

A Genisys branch is right at your fingertips! Mobile banking provides convenient options needed to manage your money wherever you are.

The Genisys Android and iPhone apps include:

- Registration for mobile banking can be done on the device
- Multiple accounts can be accessed from one device
- Mobile deposit is available to qualified users
- Transfers between your accounts or to other member accounts
- Quick Drag-and-Drop transfers

Get your mobile banking app for iPhone or Android today!



Download the new **iPhone app!**



Download the new **Android app!**

Annual Meeting Results

Elections for the Genisys Credit Union Board of Directors were held at the annual meeting on March 27, 2013. Re-elected to the Board were Gregory Melega, John Schulte, Patrick Shaffer and Brian Zabowski.

No member petitions were submitted for these Board positions. Also the 2013 Board Officers are as follows:

Chairperson: Thomas Healy

Vice Chairperson: Patrick Shaffer

Secretary: Gregory Melega

Treasurer: David Stolk



Genisys donated \$250 to The Michigan Humane Society for our National Pet Month Promotion.

Thanks to all of our Facebook and Twitter friends who helped our furry friends by becoming a Genisys friend!

Follow us today! Check out our [Facebook & Twitter](#) page at www.genisyscu.org under [Genisys News](#).

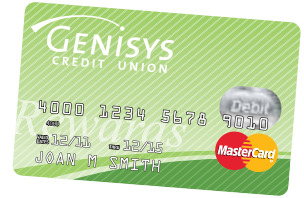
News Brief

Holiday Closing – All branches and Genisys headquarters will be closed:

Thursday, July 4, 2013 – Independence Day

Checking That's Anything But Basic!

Want a FREE checking account that lets you keep your hard earned cash in your pocket? With a Genisys checking account, we have fewer fees and free rewards with every purchase. And just because it's FREE doesn't mean it's basic!



Not only is our checking FREE, but we also offer lots of great benefits including:

- No Minimum Balance & No Service Fees
- FREE Debit MasterCard® with Genisys Rewards
- FREE Online Bill Pay with FREE eStatements
- Nearly 30,000 surcharge-FREE ATMs including 5,500 7-Eleven locations
- FREE eAlerts & eNotices
- FREE Mobile/Text Banking – Access your account via text, iPhone or Android app

To open your FREE Genisys checking account, visit your local branch, call a Financial Service Representative at 800-521-8440, ext. 5. or download an application at www.genisyscu.org.

Making a Difference



Genisys Credit Union sponsored the Arthritis Foundation Walk at the Detroit Zoo. Genisys donated \$2,500 from their employee casual

fund toward the cause. Money collected from the event is used to fund arthritis research projects and create "life improvement" programs. In Michigan, 2.5 million adults and 10,300 children live with the daily pain and limitations from more than 100 forms of arthritis. For more information about the Arthritis Foundation, please visit www.arthritis.org.

This year marked the 14th season of Macomb Township's Tons O' Trucks & Wheeled Wonders event, held in the St. John Medical Center parking lot. Nearly 6,000 people attended the free event, which provided the community an opportunity to get "up close and personal" to many unique and exciting vehicles. Genisys Credit Union provided a face painting booth at the event, which was free for everyone in attendance.



AMERICA'S CREDIT UNIONS



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

Where you come first.