



Invest in America offers savings on medical and lifestyle needs

Genisys Credit Union members are eligible to participate in Invest in America, a discount program that brings members valuable savings on the things they need the most. Included in Invest in America is **CU Benefits Express**, a subscription discount program that offers credit union members significant savings on medical and lifestyle needs. A low monthly subscription fee provides hundreds of discounts of 5%-70% off.



Whatever you need, CU Benefits Express has you covered. From healthcare to fun activities such as bowling, laser tag, and even white water rafting, CU Benefits Express can help you get the discounts you need. You can even find vacation condo rentals at discounted rates.

A great family benefit is the vision and dental care plans to make sure your family gets the services they need. Need to get that kink out of your back? Or maybe you have a quick question about your health? CU Benefits Express offers Chiropractic care and a nurse's hotline to help you when you need them most.

To learn more about this great offer visit www.LoveMyCreditUnion.org and learn about saving big on medical expenses today!



eDeposit service

If you're short on time and can't stop into a branch to deposit a check, our new eDeposit service allows you to use a scanner to upload a check straight into your account through Online Banking. It's quick, convenient and secure!

Use eDeposit today at www.genisyscu.org. It's free to qualified members. Just sign into online banking and look for the eDeposit tab in the navigation bar to get started.

We still offer Free Checking

If you don't have a Genisys Credit Union checking account, you are missing out! Genisys Credit Union offers totally free checking with lots of great benefits, making it one of the best values around. Our free checking includes:



- **Mobile Banking**- anywhere, anytime access to check balances, view transaction history and even transfer money
- **Free debit MasterCard®** with Genisys Rewards
- **eDeposit**- scan checks and upload them to your account online
- **Free Online Banking**
- **Free unlimited Online Bill Payment**

To open a checking account with Genisys visit a branch, talk to a Financial Services Representative today at 248-322-9800 or 800-521-8440 ext. 2. or download an application at www.genisyscu.org.

Manage your Money with BudgetSmart

Genisys Credit Union is pleased to offer a money management tool to help you budget more effectively. It's called BudgetSmart. This easy-to-use software tool uses simple graphics, "pop-up" boxes and bar charts to help you:

- establish a budget
- track spending
- view tips for improving areas of overspending (or inadequate saving)
- experiment with "what if" scenarios to determine how a major purchase or change in income would impact your budget

To get your copy of BudgetSmart, go to the Genisys Credit Union Web site at www.genisyscu.org and download it to your computer. The download is FREE!

If you've been looking for a quick and easy way to get started on your budget – then BudgetSmart is for you!



Annual Meeting Notice

The 2011 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 23, 2011 at 5:30 p.m. The Board of Directors Nominating Committee has submitted the names of members to fill three Board positions: Mark Churay, Thomas Healy, and David Stolk.

Mark Churay, a graduate of GMI and Oakland University, is the Manager of ISO 9001 for General Motors North America at GM's Warren Technical Center. He has been a member of the Credit Union since 1990. He served as a member of the Supervisory Committee from 2000 until 2006. Mr. Churay was appointed to the Board of Directors in 2005 and currently serves as the Chairperson of the Board.

Thomas Healy received his Degree in Accounting from Michigan State University. He is currently employed by AT&T Solutions as a Sales Director. 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. Mr. Healy the Vice-Chairperson of the Board and also serves as of the Governance and Education Committee.

Dave Stolk retired from General Motors as Project Specialist in the Service Department at General Motors Service Parts Operation. He is a 1974 graduate of General Motors Institute. He has been a member of the Credit Union since 1981. Mr. Stolk served as a Supervisory Committee Member from 1992 until 1998. He was elected to the Board of Directors in 1994 where he currently serves. He also serves on the Governance and Education Committee.

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 President 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 6, 2010. 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 Nominations 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.

News Briefs

All branches and Genisys Headquarters will be closed:

Columbus Day – Monday, October 11, 2010

Veteran's Day – November 11, 2010

Important Notice

The United States Postal Service implemented a fee last year that is being assessed to businesses that send First-Class mail. Before you notify the Post Office about an address change, you should notify the credit union to provide your new address by mail, fax or in person at your local branch office.

If the Post Office notifies us that your address has changed, we will be assessing a \$5.00 Post Office-Change Notice fee to your account.

AAA Insurance will be visiting Michigan Genisys branches this month. Check with your local branch for dates and times.

Community Corner

Amy & Lizzie Whitsitt of Marysville, MI show off the beautiful necklace Lizzie made during the Marysville Art Festival presented by Genisys Credit Union on August 22, 2010.



Genisys staff participated in the Chili Challenge at Barn Daze on September 11, 2010 and won 3 out of the 4 challenges for their chili including "Peoples Choice," "Scorned Woman," and "Grand Prize Winner."

Genisys sponsored the kids craft area at the Shelby Township Art Fair in Michigan on August 14, 2010.



Henry Spencer drives a toy truck in the children's area that Genisys sponsored at the Ypsilanti Heritage Festival in Michigan on August 20-22, 2010.



You could be the next winner! Become a friend of Genisys Credit Union's Facebook page during the month of October and be automatically entered to win \$100! Simply visit www.facebook.com/genisyscu and click "like." Don't have an account? Sign up for free, and stay up to date on what's happening at Genisys.



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