

VISA® PLATINUM BALANCE TRANSFER SPECIAL

Earn 2% cash back with our limited time balance transfer special.* Transfer credit card balances from one or more credit card accounts to a Genisys Visa® Platinum card to earn the reward. No balance transfer fees so transfer as many balances as you want. Minimum transfer to earn the reward is \$1,500.

The Genisys Visa® Platinum card is a great savings tool to have in your wallet. Our low everyday fixed-rate applies to new purchases as well as balance transfers and there is no annual fee.

If you don't have our Visa® Platinum card yet, now is a great time to apply! Requesting a balance transfer is easy! Simply complete our short balance transfer form, and we'll do the rest.

If you have any questions, call a Member Service Representative at (800) 521-8440, ext. 5, or visit your

local branch or
www.genisyscu.org
to get started.



*2% cash back reward is a limited time offer and may be discontinued at any time. If the balance is maintained for 3 months the cash-back reward will be applied to your Genisys Credit Union savings account after the 3rd billing cycle.

GET IT BEFORE IT'S GONE!

Kick off the New Year with a Genisys Holiday Loan. Borrow up to \$5,000 for up to 48 months with rates as low as 7.75% APR*. But it's only available through January 31, 2014! Use it for more than paying off holiday bills. Shop the after-holiday sales, plan a spring-break trip or make a new purchase for your home.

It's the most wonderful loan of the year, so don't wait until the last minute. Apply today! Visit our website at www.genisyscu.org, stop into your local branch or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

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



GET YOUR TAXES DONE & ENTER TO WIN UP TO \$10,000!



This year, you could win triple your refund amount (or the amount you owe) when you do your own taxes with TurboTax. Simply try any TurboTax Online product and get an opportunity to win up to \$10K.¹ Start TurboTax now for free and be entered for a chance to win!

¹ Visit www.genisyscu.org for sweepstakes rules.

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ANNUAL MEETING REMINDER

Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday, March 26, 2014, at the Genisys Credit Union headquarters located at 2100 Executive Hills Blvd., Auburn Hills, MI 48326. All members are welcome to attend. Please let us know by calling (248) 322-9800, ext. 2133.

No petitions were received for board positions. The three members submitted by the Board of Directors Nominating Committee will be elected by acclamation.



Congratulations to **Kimberly Strongarone**! She is our **Jingle All the Way** Contest winner and has won **\$122.50** for guessing how much was in the

Genisys piggy bank.

You could be the next winner! Make sure you follow genisyscu on Facebook and/or Twitter to be able to participate in our special contests, promotions and events. Plus, receive financial tips and other helpful information.

Additional information can be found on our Facebook & Twitter page at www.genisyscu.org.



News Brief

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

Monday, Jan. 20 –
Martin Luther King, Jr. Day

YOUR FINANCIAL FUTURE. DREAM IT. PLAN IT. DO IT.

It's a New Year, and a great time to review your investment plans for the future. Whether your life has changed, you're just starting out or you want to make sure your finances are on track, we have the experts who can sit down with you to personally review your options and map out a financial plan that works for you. We provide a free initial consultation to discuss issues related to you and your family's unique financial situation:



- Retirement plans
- 401(k) plans
- College funding
- And much more

Contact your local branch to learn more about the specific types of investment options offered through our Certified Investment Representatives! You can also take advantage of the Genisys Investment Services website, which has helpful calculators, information and advice to guide you through each planning stage in life. Check it out at www.genisyscu.org today.

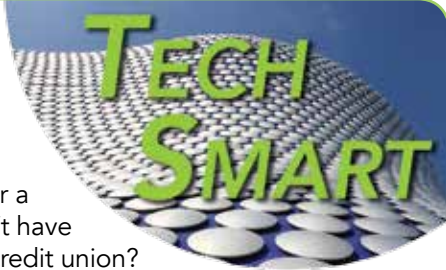
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YOUTH CLUB NEWS

Our Youth Clubs are being revamped for 2014! New contests, new prizes, and new ways to access the information! Stay tuned for more information on these changes!



24 HOUR ONLINE LOAN APPLICATION



Need money quickly for a trip or vehicle, but don't have time to make it to the credit union? Genisys makes it easy with our 24 Hour Online Loan Application. It only takes about three minutes to fill out the application, and in one minute, you'll be provided with a decision.

Get started today by clicking on the "Apply For A Loan" button at www.genisyscu.org. If you have questions or need assistance, please call (248) 322-9800 or (800) 521-8440, ext. 5.

AN IRA JUST FOR YOU

At Genisys, we know that finding the right IRA can be tough. We offer options to fit all of your savings needs. With a Genisys IRA, you'll get competitive rates to simplify saving for the future. Plus you can open an IRA with any amount and make regular contributions through direct deposit, by mail or in person.

- **Savings** – Open your IRA with no minimum deposit and make contributions at any time.
- **Money Market** – The IRA Money Market is a high yield, short-term investment vehicle. Because the IRA Money Market combines the retirement benefits of an IRA with the convenience and liquidity of a money market account, you can put your money to work for you while you weigh your future investment options. You could also use it to hold funds that you'll want to access as you reach your IRA distribution age.
- **Certificate** – If you have a Genisys Credit Union IRA, you can transfer as little as \$500 to a Genisys Credit Union Certificate and earn even higher rates.

As millions of Americans have already discovered, IRAs are one of the best savings tools available today. More people than ever before are now eligible to take advantage of the incredible tax advantages available through IRAs. To get a jump start on saving for your retirement, call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5, contact your local branch, or check out our Retirement Central website at www.genisyscu.org to learn more.



Over 13,000 families from Oakland County joined Genisys at the Holiday Extravaganza Parade on Saturday, December 7, 2013, in downtown Pontiac.

The parade is a collaborative effort between the communities of Auburn Hills, Pontiac, Waterford and White Lake to celebrate the holiday season.

For the first year, Genisys Credit Union was a sponsor of the Rainbow Fish balloon in the America's Thanksgiving Day Parade. Friends of the Genisys Credit Union Facebook page helped choose the sponsored balloon by voting on their favorite.



Genisys was the presenting sponsor for the 62nd Annual Rochester Hometown Christmas Parade which drew a crowd of 70,000+ residents on Sunday, December 8, 2013. The theme was a "Caribbean Christmas" and featured over 100 units in this year's parade.

