

## PURSUE YOUR FINANCIAL GOALS

**Genisys Investment Services** are our registered and friendly professionals that are available help you get on the right track toward a more financially secure future. They can help you select investment types to match your goals, including mutual funds, stocks, bonds, and other investments. Whether you're retired and need to manage your wealth, or you're interested in long-term strategies, our investment representatives are ready to assist.

Make an appointment today by calling, visiting your **local branch**, or visit [www.genisyscu.org](http://www.genisyscu.org) for more information.

Securities and Advisory services offered through Cetera Advisor Networks, Member FINRA, SIPC. Cetera Advisor Networks is not an affiliate of Genisys Credit Union. Mutual funds, annuities and other investments available through Cetera Advisor Networks are not insured by the FDIC, NCUSIF or any federal government agency, are not deposits, or obligations of nor guaranteed by Genisys Credit Union, or any other affiliated entity. Investments are subject to investment risks including loss of principal invested.



## MOVE ON FROM HIGH INTEREST!

Move your high interest credit card balances to a **Genisys Credit Rewards** or **Platinum Mastercard®** before the end of February and save! Take advantage of our **2.99% APR\* Balance Transfer** for 12 whole months! No balance transfer fee! Don't have one of our great Mastercard® options? Choose from the Rewards card and earn points on your purchases redeemable for travel, gift cards and merchandise or our low-fixed rate Platinum card. **Applying** is easy, anywhere, anytime, on any device.

Get more information or **apply** now at [www.genisyscu.org](http://www.genisyscu.org) or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

\*Balance transfer requests must be received by 2/28/2018. Not eligible to payoff Genisys loan balances. New credit card accounts must be opened by 2/17/18.

### STAY CONNECTED!

Be sure to follow us @[genisyscu](https://www.instagram.com/genisyscu) on Instagram, Facebook and Twitter! Check out all the fun we have in our communities, receive credit union news and updates, take advantage of special promotions and participate in exclusive contests and giveaways.



## START THEM EARLY.

### OPEN A YOUTH ACCOUNT

Start your child off money smart by enrolling them in our **Youth Club!** Our youth clubs encourage and reward long-term saving with the Youth Certificate. Open with a minimum of \$10, deposit to the certificate at any time and earn the same interest as our current 3 year certificate. When an in-branch deposit is made, **Moola Moola** members can pick a prize from the Treasure Chest while the **Wealth Warriors** and **Money Fit** members earn Genisys Bucks to redeem for prizes and cash rewards!



For more information visit [www.genisyscu.org](http://www.genisyscu.org), stop by your local branch, or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

## UNTANGLE FROM THE HOLIDAYS

If you got a little tangled by your holiday spending, it's not too late to take advantage of our **Holiday Loan!** Borrow up to \$5,000 with a great rate as low as **7.75% APR\*** for up to 48 months. Don't delay; this great offer will expire on January 31, 2018.

**Apply** today on any device at [www.genisyscu.org](http://www.genisyscu.org), call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5, or visit your local branch.

\*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$24.30 per \$1,000 borrowed at 7.75% for 48 months.



## SAVE ON TURBOTAX AND GET A CHANCE TO WIN \$25K!

As a Genisys member, you can save up to \$15 on **TurboTax®** — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try **TurboTax Online** for FREE (and provide your email address) by February 15th. Start TurboTax today for free by clicking the banner at [www.genisyscu.org](http://www.genisyscu.org).



## MORE SAVINGS WITH LOVE MY CREDIT UNION REWARDS!



In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit [www.genisyscu.org/perks](http://www.genisyscu.org/perks) to start saving today!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. 1 Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovelycreditunion.org/sprintrewards](http://lovelycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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## APPLY ON ANY DEVICE

When you need a loan, the process should be quick and easy. That's why we have 24-hour [online loan application](http://www.genisyscu.org); apply anytime, anywhere, on any device at [www.genisyscu.org](http://www.genisyscu.org) and click on Apply for a Loan to choose the loan that we can help you with.

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

## Making a *Difference*

Genisys is dedicated to helping improve our communities by promoting, supporting, and volunteering in the spirit of giving back.



## 36TH HOLIDAY EXTRAVAGANZA

Genisys along with Lee Industrial and Oakland County Michigan Works were all proud sponsors of the 36th Holiday Extravaganza Parade. This event is a collaborative effort between the communities of Auburn Hills, Pontiac, Waterford, and White Lake to bring families together to celebrate the Holiday Season. The parade included nearly 100 participating units and over 100 of your favorite costume characters! This year's Holiday Extravaganza drew the largest crowd and the most volunteers the parade has ever seen. Join us next year on Saturday, December 1st for the 37th Holiday Extravaganza.

## GENISYS SPONSORS HOLIDAY EVENTS IN THE COMMUNITY

Genisys was also a proud sponsor of many holiday celebrations within the following communities: Chesterfield, Clarkston, Clio, Clinton Township, Commerce, Eagan(MN), Fenton, Grand Blanc, Oxford, Pontiac, Rochester, Shelby, Troy, Waterford, White Lake, Wixom, Ypsilanti, and the Oakland County Market.

## 2018 WALK FOR WARMTH IS APPROACHING

We would like to invite you to participate in OLSHA'S Walk for Warmth on February 3rd at Great Lakes Crossing Outlets. This indoor walk-a-thon, presented by Genisys Credit Union, raises money to heat homes of our neighbors in need. To sign up to walk or help, please visit [www.olhsa.org/sign-walk-or-help](http://www.olhsa.org/sign-walk-or-help) or contact Elena at [elenas1@olhsa.org](mailto:elenas1@olhsa.org).



## HOLIDAY CLOSINGS

Please note Genisys will be closed on:

- Martin L. King, Jr. – Monday, January 15, 2018
- President's Day – Monday, February 19, 2018



Where you come first.