

KEEP MORE CASH

Genisys has low rates on cars, homes and credit cards!

Take advantage of an **auto loan** for as low as **2.24% APR* for 72 months**. Whether you're shopping for a new or used auto loan or you'd like to refinance a vehicle loan that you have with another lender, let us show you how we may be able to save you money.

Plus, we offer personal loans and mortgage programs to fit any budget.

Check out all of our rates and apply online at www.genisyscu.org. You can also visit your local branch or call a Financial Service Representative at (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.



CHECK OUT OUR FREE CHECKING!

Checking account costing you money? Genisys continues to provide freedom from fees and FREE access to your account.

Our totally FREE checking is loaded with out-standing bene its including:

- FREE Debit MasterCard® with Genisys Rewards
- 28,000 fee-FREE ATMs including 5,500 7-Eleven locations
- FREE eAlerts & eNotices
- Mobile Banking via text, browser or iPhone/Android apps
- FREE Online Banking
- FREE unlimited Online or Mobile Bill Pay with FREE eStatements

Don't have a Genisys checking account? Check it off your to-do list by calling (248) 322-9800 or (800) 521-8440, ext. 5., visiting your local branch or by downloading an application at www.genisyscu.org.



VISA PLATINUM NO FEE BALANCE TRANSFERS

When you open a Genisys Visa Platinum credit card, you have a great savings tool in your pocket! You can transfer balances from other higher rate credit cards to your Genisys Visa, and start saving on interest charges. Plus, there is no transfer fee

to move balances to our card. It's easy! Download a Balance Transfer form from our website, send it to us and we'll do the rest. Don't have a Genisys Visa Plati-num card? Apply for one today! Download an application at www.genisyscu.org, call a Financial Services Representative at (800) 521-8440, ext. 5, or visit your local branch to get started.



Congratulations to **Colin Hunter!** He is our **Stand Up To Cancer Sweepstakes** winner and has won **10,000 Genisys Rewards** points for liking our post and using his Genisys Rewards Debit MasterCard® to make a \$10+ purchase at a restaurant during August. Thanks to everyone who participated!

You could be the next winner! Make sure you follow [genisyscu](http://www.genisyscu.org) 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, Oct. 14, 2013**
- **Columbus Day**

ANNUAL MEETING

The 2014 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 26, 2014 at 5:30 p.m. The Board of Directors Nominating Committee has submitted the names of members to fill four Board positions: Steve Branch, Mark Churay, Tom Healy and David Stolk.

Steve Branch, a graduate from the University of Michigan-Flint was the Manager of North American Project Control at GM's Warren Technical Center for many years. He has been a member of the credit union since 1991. Mr. Branch was appointed as a member of the Supervisory Committee in 2005 where he currently serves as well as on the Board of Directors.

Mark Churay, a graduate of GMI and Oakland University, is the Asst. Program Quality Manager for the Cadillac ATS product line 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 then appointed to the Board of Directors where he currently serves.

Thomas Healy received his Degree in Accounting from Michigan State University. He is currently employed at AT&T 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 and currently serves as Chairperson.

David Stolk retired from GM as Project Specialist in the Service Department at GM Service Parts Operation. He is a 1974 graduate of GMI. 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.

Members in 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 CEO 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, 2013. 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 Nominating Committee, 2100 Executive Hills Boulevard, Auburn Hills, Michigan 48326. The results of the election of board members will be announced at the Annual Board 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.

NEW MOBILE BILL PAY



Genisys is excited to introduce Mobile Bill Pay to our iPhone and Android applications. This new feature provides you with the convenience to pay bills on the go at the touch of a button.

Functions of Mobile Bill Pay include:

- Register for Bill Pay
- Navigate through the screens
- Set filters for which payees will be shown
- Add, edit and delete payees
- Make one time and recurring payments to a payee
- Make multiple payments to multiple payees at one time
- View past and future payment activity both in a calendar and list view
- View scheduled payments in Transaction History

Plus enjoy our enhanced Mobile Check Deposit option, making it easy to deposit a check at anytime by phone.

See for yourself how easy it is to manage your money by iPhone or Android application. Don't have the app yet? Visit the iTunes or Google Play store to get started!

NEW SUPERVISORY COMMITTEE MEMBER

We'd like to welcome **Adela Piper** to Genisys Credit Union's Supervisory Committee. Adela is a graduate of Oakland University where she obtained her B.A. in Journalism with a minor in English. She is Co-Founder of Siren PR where she promotes worthy causes and not-just-for-profit businesses. Mrs. Piper's community involvement continues beyond her business, as a member of the Bloomfield Hills Optimist Club where she previously served as president and as a marathon runner raising funds for the Leukemia and Lymphoma Society. Mrs. Piper was recently appointed by the Board of Directors to serve on the Supervisory Committee in March 2013.



This summer and into the fall season Genisys Credit Union has teamed up with the Oakland County

Parks and Recreation Department to sponsor a free children's activities area, taught by Master Gardeners from the Michigan State University Extension Program.

