



GET HAPPY!

LOW PAYMENT [AUTO LOANS](#).

Genisys is here to help you get the car you want today! Whether you are in the market for a new or used vehicle, or maybe want to refinance your existing loan, we are ready to help. We can lend on any model year and have flexible terms available up to 96 months. Take a look at our great [rates](#). (QR Code below)

For more information visit www.genisyscu.org or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

REWARD YOURSELF!

GET THE GENISYS REWARDS CREDIT MASTERCARD®.

Rewarding yourself is easy! Open a [Genisys Rewards Credit MasterCard®](#) and start earning 1 point for every dollar spent to redeem for travel, gift cards, and merchandise. Combine your points with points earned from your [Debit Rewards MasterCard®](#) and take advantage of our Double Play Rewards. The Genisys Rewards Credit MasterCard® features a low variable rate and no annual fee.

Apply today at www.genisyscu.org or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.



SCAN NOW
to see our Auto
Loan Rates!



\$SMART \$START!

ENROLL YOUR KIDS IN OUR NEW YOUTH CLUBS.

Our [Youth Clubs](#) have been restructured to encourage and reward long term saving. Take advantage of the new youth club rewards by opening a youth club certificate. Certificates can be opened with a balance as low as \$10 and they will earn our 3 year [certificate rate](#) on their balances.

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



LOVE YOUR SAVINGS.

Everyone is looking for ways to save money, and that's just what [Love My Credit Union Rewards](#) is all about.



Genisys is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.6 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions
- ♥ Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- ♥ Save up to \$15 on TurboTax Federal tax products
- ♥ Save on services for your home from ADT, DIRECTV, Allied, and more
- ♥ Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at www.LoveMyCreditUnion.org.

*Based on individual roadside assistance plan

BE IN THE KNOW...

Be in the know of credit union news, community events, special promotions and contests by following us on Facebook and Twitter @genisyscu. Also, don't forget to subscribe to our blog to read up on all things financial from our team of experts. We post a new article each week which features helpful information for you or someone you know. To subscribe, click the link in our Blog section at www.genisyscu.org



ANNUAL MEETING

The 2016 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 22, 2017 at 5:30 p.m. The Board of Directors Nominating Committee has submitted the names of members to fill the three Board positions: Mark Churay, Tom Healy and John Schulte

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 as Board Secretary.

Thomas Healy received his Degree in Accounting from Michigan State University. He recently retired in 2016 from AT&T. 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 where he currently serves.

John Schulte attended Walsh College and received his Real Estate Alumni of Michigan certification from the University of Michigan. Mr. Schulte has been a member of the credit union in excess of 40 years and served on the Supervisory Committee in 1987. He was elected to the Board of Directors in 1988. Mr. Schulte has been very active in the credit union movement, having received multiple awards through the CUNA Volunteer Achievement Program. He remains active in the local community as a Realtor and Real Estate Consultant.

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 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 2, 2016. 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. 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.

Making a *Difference*



This summer Genisys was the presenting sponsor of **Wild Summer Nights** at the Detroit Zoo. These concerts ranged from classical, to children's music, to the 90's band The Verve Pipe. Genisys sponsored Summer Concerts in the following communities: Lake Orion, Wixom, Clio, Royal Oak, Blue Bell (PA.), and Roseville (MN.)

Genisys sponsored the **Michigan Renaissance Festival** as well as the **Minnesota Renaissance Festival**. This 16th century themed festival allows guests to eat, shop, and fully experience the medieval period by attending jousting matches, theater shows and much more. Genisys was excited to sponsor the Michigan Renaissance Festival jousting match.

Genisys Credit Union was a proud sponsor of the **Summer Youth Initiative** in Flint, Michigan this summer. Volunteers worked together to help clean up the community.

ALL MOBILE PAYMENTS ARE AVAILABLE

tech smart

Your Genisys Credit and Debit Cards are available to activate for [Apple Pay](#), [Android Pay](#) or [Samsung Pay](#)! Now your cards are available for use wherever you can use mobile payment. To activate your cards on your phone, follow the prompts from your device; you may need to contact the Credit Union to complete the process so please call our Electronic Services Department for assistance at 248-322-9800 ext. 1265 .

Look for these symbols at the checkout to pay the quick, easy, and secure way!



HOLIDAY CLOSINGS

- Monday, October 10th, in observance of Columbus Day
- Friday, November 11th, in observance of Veteran's Day
- Thursday, November 24th, in observance of Thanksgiving
- Monday, December 26th, in observance of Christmas
- Monday, January 2nd, in observance of New Years