



Spring for a New Ride!

Auto Loans at Genisys have low rates and a hassle-free application process. You can determine your budget with our [calculators](#), shop for the car, and apply all at once. Rates are as low as **5.49% APR¹** for terms up to 75 months. We also have 90-day no payments and our payment reset options.²

1 Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, age of collateral, payment protection package, and Direct Deposit of payroll, social security or retirement with AutoPay set up from a Genisys checking or savings account. Rates subject to change at any time. Approximate monthly payment would be \$15.78 per \$1,000 borrowed at 5.49% for 75 months.

2 90 days no payment offer available to credit scores of 660 and higher. Interest accrues during the deferral period.

Be in the Loop!

Follow @genisyscu on all the social channels to stay in the loop of all our events, promotions, news, and even special contests for fun prizes!



Make Your Move Now!

Make any house a home with help from the team at [Genisys Mortgage](#). Buy, build, refinance or renovate your new home or current home and make it your dream home. We offer various programs to fit the needs of all homeowners, even first-time home buyers. Visit genisyscu.org to find a mortgage consultant to get started today.



April is Genisys Youth Month!

The sooner your child starts learning good financial habits, like saving, the more financially independent they'll be.

Open them a Genisys [High-Yield Youth Savings](#) account or a [Genius High-Yield Checking](#) account and they'll be entered to **WIN \$500!*** The High-Yield Youth Savings is a special account for members up to 18 years old, earning **5.12% APY*** on balances up to \$500.

*Annual Percentage Yield designated as APY, and subject to change at any time. High-Yield Youth Savings account is only for members from ages 0-18. Balances above \$500.00 are paid the standard share savings rate. Open a new High-Yield Youth Savings Account, Genius High-Yield Checking Account (for a child ages 12-17) or deposit to an existing High-Yield Youth Savings Accounts between April 1-30, 2025. The opening/subsequent deposit must be at least \$25. Genisys Credit Union will select a winner and send an email to the address on file by May 9, 2025. See Credit Union for all details.

Cure Your Cabin Fever!

Cure your cabin fever with a new [Boat or RV](#) to enjoy this summer! Genisys has the loan for boats, RVs, motorcycles, or whatever gets you exploring and having fun. Rates are as low as **6.99% APR*** for terms up to 180 months, keeping your payment budget-friendly.

*Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, age of collateral, amount borrowed, payment protection package, and Direct Deposit of payroll, social security or retirement with AutoPay set up from a Genisys checking or savings account. Available to credit scores of 725+. Loan to value (LTV) up to 90%. Additional down payment may be required. Approximate monthly payment for \$30,000 borrowed would be \$267.99 at 6.99% APR for 180 months. Rates subject to change at anytime.



Genius High-Yield Checking + Debit Rewards

What would you do with extra cash each month? Genius pays cash each month at a rate of **6.75% APY***, plus earning Debit Rewards points that you can turn into gift cards, airline tickets, or merchandise. We only have 2 simple rules; enroll in eStatements and use your Genisys Debit Card 10 times a month. Learn more at genisyscu.org/genius.

*Annual Percentage Yield designated as APY and subject to change at any time. Must enroll in eStatements and use your Genisys Debit Mastercard® at least ten times per month for purchases of \$5.00 or more, excluding ATMs, to earn 6.75%APY. Balances over \$7,500 will earn .05%APY. Your results may vary as your daily account balance fluctuates. Transactions that are pending on your account, and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle.

Honorary Bat Kid Contest at Jimmy John's Field

Attention Michigan Members: Baseball season starts soon and we are excited to be back at the ballfield with our friends at **Jimmy John's Field** in Utica! We need members ages 5-13 to sign up for a chance to be an honorary **Bat Kid** at a game this season. We randomly choose kids for every game this season.

Parents, please register your child for the chance to be randomly chosen as an honorary Bat Kid at Jimmy John's Field this season. Watch for an email letting you know your family is headed to the ballfield! Visit genisyscu.org/youthclubs to complete the entry form.

Bat Kid Contest: For the chance to be chosen, your child must have an entry in our 2025 database, past years entries are not valid. Eligible children are between the ages of 5-13. See Credit Union for full details.



Fraud Awareness

Attempts to steal from everyone are more frequent and more convincing. Genisys staff and card security services will NEVER ask you to verify the following information via text message, email, or phone calls;

- Debit card Personal Identification Numbers (PIN)
- The CVV 3 digit security number on the back of your cards
- Online and Mobile Banking passwords
- One-time passcodes sent to you via text or phone
- Full account numbers
- Personal information like how long you have been a member, your online security question answers

For added security, set up eAlerts, Card Controls, and eStatements in Online or Mobile banking. All of these services keep you informed and your account information secure.

Committed to *Community*

Keeping Our Neighbors Warm & Nourished

Thank you to all of our members who have donated to the various efforts at our branches the past few months! From bake sales to rubber ducks, your donations will make an impact in our communities and lend support to our neighbors.



Community Connections

As we head towards warmer weather, we also head into outdoor event season! Join us this spring and summer as we are out in our communities; making connections and sharing smiles.

Visit genisyscu.org/about-genisys/committed-to-community to stay connected with fun in your community!

Mobile Apps

An app is an essential tool for everything in your life, especially when it comes to your money! [Genisys Mobile](#) and [Card Controls](#) Apps work together to keep you in charge and on top of everything that happens with your accounts and Genisys Debit and Credit Cards.

Genisys Mobile - Transfer money, make loan payments, pay bills, set travel notes, deposit checks, and more.

Card Controls - Receive push notifications when your card is authorized for purchases, turn cards off/on, set location, merchant, and spending limits.

Learn about all the features of our apps and watch videos to see them in action at genisyscu.org/eservices.

Holiday Closings

Memorial Day - Monday, May 26, 2025

Juneteenth - Thursday, June 19, 2025

Independence Day - Friday, July 4, 2025

Inactive Members will be charged a \$5 inactive fee each month until the account is brought into active status. An account is inactive after one year with no member-initiated activity and a total deposit balance under \$100 and no other active accounts, certificates, or loans. No fee is charged for members under the age of 21.

Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE