



Summer Loan Special!

Summer is in FULL swing! If you need a hand getting things done, our [Summer Loan](#) is quite helpful! Borrow up to \$5,000 with 2 great rate options: **8.99% APR*** up to **24 months** -or- **9.24% APR*** up to **60 months**. Apply today and get the cash you need to make the summer complete.

*Annual Percentage Rate (APR) 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 \$45.68 per \$1,000 borrowed at 8.99% for 24 months. Approximate monthly payment would be \$20.88 per \$1,000 borrowed at 9.24% for 60 months. Actual term will vary based on loan amount borrowed. Limited time offer subject to change without notice.



Make a GENIUS Move!

There is a **NEW RATE** for [Genius High-Yield Checking](#)! Now earning **6.75% APY*** and an earning potential of nearly \$500 a year, plus Debit Rewards points. Our 2 simple rules make it easy to earn more on your checking balance; enroll in eStatements and use your Genisys Debit Rewards Mastercard® 10 times a month on purchases of \$5 or more.

*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. The earned per year amount is calculated by a full year at the account balance amount of \$7,500. 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.



Get Moving or Get Improving.

The [Genisys Mortgage](#) team is dedicated to making your home dreams come true. From new construction, renovation, purchases and refinances to HELOCs and fixed-rate Home Equity Loans. We have several programs for any homeowner.

NMLS #409008 • Equal Housing Opportunity Lender

2 Choices. 2 Great Deals!

Choosing a good **Credit Card** can be overwhelming. Genisys has two great cards: our [Rewards and Platinum Mastercards®](#) and there is no wrong choice! The Rewards option includes gift cards, travel and more. Both cards feature no annual fee, low rates, and no balance transfer fees. Download the Card Control App to manage usage and set up card alerts. Apply today!



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!



Enroll in eStatements to help us save on cost and paper waste. Sign up easily in Online or Mobile Banking. Your statements are securely delivered and saved online, versus vulnerable in a mailbox.

New Member Benefit: 20% Off Online Estate Planning

Genisys members can get exclusive savings of 20% on any estate plan with Trust & Will. Trust & Will is the leading online estate planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- **Wills start at just \$159 with member discount**

Learn more at genisyscu.org/perks

No Fraud Zone!

Stay vigilant and keep your accounts safe. Fraud attempts are quite cunning and we want to be sure you are aware of what to avoid. They email, text, call and even mimic Genisys team members and phone numbers. If you ever receive a communication that seems off... don't feel bad about hanging up and calling us back or stop into your local branch. We will not be offended!

Genisys employees or card security services will never ask you to verify the following information:

- Personal Information including; member number, date of birth, and social security number
- Full debit or credit card numbers or PIN
- Online/Mobile banking credentials
- A one-time verification code or link that was sent
- "Test" transactions that you did not complete as legitimate

If you feel you've been compromised, change passwords for online/mobile banking and call us immediately.

Genisys Account Apps

Stay on top of your account and card activity with the Genisys Mobile App and Card Controls. These apps work together to offer alerts for card use, transfer money, setting up travel notes, depositing checks and so much more. Learn more about all the features at genisyscu.org/eservices or download both apps and explore the options!

Holiday Closings

Independence Day - Thursday, July 4, 2024

Labor Day - Monday, September 2, 2024

Indigenous Peoples' Day - Monday, October 14, 2024



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
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Genisys® Rewards: 888.882.7938



Committed to *Community*

Project Impact

We would like to extend our appreciation and gratitude to our members, friends and family who supported our team's efforts in raising funds to benefit Oakland Livingston Human Services Agency (OLHSA), Macomb Community Action's Walk for Warmth programs, The Food Bank of Eastern Michigan, and The Open Door in MN!



Due to your generosity, we are able to give back to those organizations in a big way to best help our community members who need it most, thank you!

Abraham Ranch

In partnership with MI Humane, a group of volunteers from Genisys helped pilot a volunteer program at Abraham Ranch in May! Abraham Ranch is home to rescue and rehabilitation programs for farm animals including horses, goats, donkeys, pigs, cows, chickens, and more. Learn more at: <https://bit.ly/3UN93G4>



Annual Meeting

The Genisys Credit Union Annual Meeting was held on March 27, 2024. Our Board of Director and Supervisory Committee members are:

Board of Directors

Chair: Brian Zabowski
Vice Chair: James Campbell
Treasurer and Secretary: Greg Melega
Pete Devita
John Schulte
Tom Healy
Jennifer Rogers

Supervisory Committee

MiVida Burrus
Barb Pasciolla
Lisa Christensen
Dave Stolk
Andre Davis