



Time for a Style Upgrade?

Step up your ride and head to Genisys for your next [Auto Loan](#)! We can finance new or used cars, refinance from other lenders or buy out your lease. We have competitive rates with several term options and 90 Day No Payments available.

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



Score BIG with Genius Checking!

[Genius High-Yield Checking](#) scores a big **6.75% APY*** with a potential of earning nearly \$500 extra per year in your account, plus Debit Rewards points. No trick plays here; simply 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.



Find or Create Your Happy Place.

[Genisys Mortgage](#) makes happy homeowners. From new construction, renovation, purchases and refinances to HELOCs and fixed-rate Home Equity Loans. We have various programs to fit your needs.

NMLS #409008 • Equal Housing Opportunity Lender

Get Cash for a Variety of Expenses

Big plans, little plans, not planned... A Genisys [Personal Loan](#) is a great solution to get you the cash you need for any reason. From expected to the unexpected and anything in between, we can help.



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.

No Surprises on your Accounts

Stay on top of your account and card activity with the Genisys Mobile App and Card Controls. These apps work together to deliver alerts for card use, transfer money, set 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!

Trust & Will - October Estate Planning

This October, in honor of Estate Planning Awareness Month, we've teamed up with Trust & Will to bring you an exclusive offer. For a limited time only, you can save 30% on any estate plan through the Love My Credit Union Rewards Trust & Will program.

With Trust & Will, you'll benefit from:

- Convenience: An easy-to-use online platform for seamless planning
- Customization: Legally binding documents tailored to your specific needs
- Support: Access to best-in-class member support via chat, email, phone
- Speed: Fast estate planning with plans completed in under an hour
- Savings: Wills starting at \$139 with 30% member discount

Secure your future with our special estate planning discount today. Go to genisyscu.org/perks and click on the Trust & Will ad.

Disclaimer: Love My Credit Union Rewards and Trust & Will is offering a limited time 30% discount on the initial purchase of estate plans specifically for Genisys Credit Union members. No promo code required; the 30% discount is only available by using the above link and is automatically applied at checkout to the initial purchase of a Will or Trust-based estate plan. Subsequent upgrades aren't eligible for discount. This limited time offer begins on October 1, 2024, at 12am PST and ends on October 31, 2024 at 11:59:59 PST. Offer valid only by using the above link and on an initial purchase of an estate plan, and does not apply to shipping, taxes, Attorney Support or estate settlement offerings.

2025 Annual Membership Meeting

The 2025 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, April 23, 2025 at 5:30 p.m.

Holiday Closings

Indigenous Peoples' Day - Monday, October 14, 2024

Veterans Day - Monday, November 11, 2024

Thanksgiving Day - Thursday, November 28, 2024

Christmas Eve - Tuesday, December 24, 2024

Christmas Day - Wednesday, December 25, 2024

New Year's Day - Wednesday, January 1, 2025



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
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248.322.9800 800.521.8440 FAX 248.322.6512
Genisys® Rewards: 888.882.7938



NMLS#
409008
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Committed to *Community*

Coats for the Cold

During November, we are partnering with the Oakland County Sheriff's Office for their annual Coats for the Cold campaign. Our Oakland County [branches](#) will be donation sites collecting new and/or gently used coats, which will be donated to area non-profits to be distributed at no charge. The campaign will run from Nov. 01 - Nov. 30!



Giving Tuesday

On December 2, Giving Tuesday, we will be working with The Food Bank of Eastern Michigan to match donations up to \$15,000! Every \$1 donated = 6 meals provided. Watch our [Facebook](#) page for details!

Keep Your Accounts Safe!

Stay vigilant when it comes to texts, phone calls, or emails you get regarding your accounts. Fraud attempts are quite cunning and are out in high volume; They can 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
- Send a staff member to your home for destroyed debit or credit cards

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

Privacy Notice - Federal law requires us to tell you how we collect, share, and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at genisyscu.org or we will mail you a free copy upon request if you contact us at 248-322-9800 extension 5.

The **Rejection of Resolution of Disputes by Arbitration Provision** was revised to provide clarification with respect to when a member must exercise their right of rejection. Visit our website to view the new disclosure.