



Lending For Your Lifestyle



Looking to consolidate holiday bills, refinance your auto loan or plan the perfect winter get-a-way? Start the New Year off right with a loan from Genisys. We offer competitive rates for any budget, making it easy to finance cars, homes, vacations and much more.

Apply online at www.genisyscu.org, visit your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

Youth Savings Accounts



Give the gift of saving this year! Open a youth account for your child or grandchild, and give them a \$mart \$tart financially. They'll automatically be enrolled in one of our three savings clubs designed to help kids 17 and younger learn how to save and manage money like a financial genius. The clubs are free and make learning about money fun.

Check them out at:



www.youthinvestors.org



www.teenadvantage.org

www.moolamoola.org

Drive Away With Low Rates

Dream big and pay small. Don't let your budget suffer from car repairs or large vehicle payments. Genisys can help you purchase a new or used auto loan or refinance a vehicle loan that you have with another lender for as low as 2.49% APR for 36 months.



Let us show you how we may be able to lower your monthly payments. Visit www.genisyscu.org, contact your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5 for more information.

*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.

Turbo Tax Online Discount

Tax season is here! Get an early start for FREE! As a Genisys Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition or save as much as 40% on other online versions. Receive your biggest tax refund possible in as few as 8 days when you e-file and use direct deposit.



TurboTax is fast and specially designed for people new to tax software. It walks you step-by-step through your tax return and provides professional guidance as needed.

Get started today by clicking on the **Discounts & Promotions** section at www.genisyscu.org.

Invest in America Auto Discount

Genisys Credit Union is a proud participant of Invest in



America, a discount program that brings our members valuable savings on the things they use most.

Budgeting for a new vehicle this year? Finance your loan with us, and maximize your savings with the Invest in America discount! Genisys Credit Union members can receive preferred pricing when they purchase an eligible new GM vehicle. This is in addition to most current incentives and special offers!

Don't delay! Learn more by visiting the **Discounts & Promotions** section at www.genisyscu.org.

Family Mint

Need help teaching your kids about money and finances? The Genisys



FamilyMint™
Helping kids appreciate money™

FamilyMint program is a FREE online money-management tool designed for parents and members as young as six years old. It allows kids to track their money and financial goals online while you as the parent hold their money. This is a fun and practical way to teach kids about financial literacy and the importance of saving.

Get started today! Visit the FamilyMint page under *Discounts & Promotions* at www.genisyscu.org.

Competitive Health Insurance is Now Available at Genisys!

Genisys Credit Union has partnered with Members e-Health Insurance and now offers our members the opportunity to obtain competitive health insurance.



- It's easy. Shop, compare, apply, and enroll online from the comfort of your own home.
- It's an everyday good value. Members e-Health allows you to pick health insurance options that fit your needs and budget.
- It's competitive. Select your coverage options and ask for a free quote. Members e-Health automatically compares prices from national insurance carriers like Blue Cross Blue Shield, Blue Care Network, Aetna, Celtic, Assurant and more!
- It's safe and secure. Members e-Health is from our trusted partners at North Coast Agency, LLC.

Take full advantage of this benefit of membership and see what you can save. Click on the *Invest and Insure* tab at www.genisyscu.org to learn more and to obtain your free, no obligation Members e-Health quote!

News Brief

Holiday Closing - All branches and Genisys headquarters will be closed:

Monday, February 20, 2012 – Presidents' Day

Annual Meeting Reminder – Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday, March 28, 2012 at the Genisys Credit Union headquarters located at:

2100 Executive Hills Blvd.,
Auburn Hills, MI 48326

All members are welcome to attend. Please let us know by calling (248) 322-9800, ext. 2133.

No petitions were received for board positions. The three members submitted by the Board of Directors Nominating Committee will be elected by acclamation.

GENISYS
CREDIT UNION



AMERICA'S
CREDIT UNIONS™



<http://www.genisyscu.org>
WEB WISE

Surcharge-Free ATM Locator

Get cash on the go without paying a fee at over **28,000 surcharge-free ATMs including over 5,500 7-Eleven stores across the United States.**



Search locations online or obtain via text messaging. Visit the CO-OP Financial Services website at www.co-opfs.org for more information or search for locations using the ATM locator at www.genisyscu.org.

Making a
Difference



Genisys Gives Back During the Holiday Season...

Genisys volunteers gathered to pack over 600 food boxes for distribution through the Baldwin Center for Thanksgiving and Christmas. Genisys also collected \$1,053.75 to assist the Baldwin Center with purchasing necessary supplies.



Genisys proudly adopted 13 families for the holiday season. These families received gifts and presents from a wish list they had created.



You could be the next winner! Make sure you follow [genisyscu](https://www.facebook.com/genisyscu) 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.

Check out our [Facebook & Twitter](https://www.facebook.com/genisyscu) page at www.genisyscu.org under *Genisys News*, and follow us today!

Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
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Where you come first.