



## File Your Taxes For FREE

Save some money on your taxes this year! As a Genisys Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition. 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 guidance as needed.

Get started today by clicking on the *Discounts & Promos* section at [www.genisyscu.org](http://www.genisyscu.org).



## Money Rock\$

April is Credit Union Youth Month! When your child makes a deposit into their account during the month of April, they'll be automatically entered into a drawing for a Karaoke Machine. Plus, youth members who stop into any Genisys branch April 18-23, 2011 for National Credit Union Youth Week can pick up their FREE Rock Star Silly Bandz.

Don't have a youth account? Genisys offers three youth savings clubs as a great way to teach your kids about the importance of saving. Youth accounts are a convenient and fun way to teach your children about money! Each club includes financial literature appropriate to your child's age, as well as quarterly opportunities to win prizes!



**Moola Moola** – It is never too early to teach your children to save. The Moola Moola Club for members ages 0-7 covers all the basics to get them started! [www.moolamoola.org](http://www.moolamoola.org)



**Y&I** – The Youth Investors Club offers a unique way for members ages 8-12 to learn about managing money and how to make it grow! [www.youthinvestors.org](http://www.youthinvestors.org)



**Teen Advantage** – The Teen Advantage Club guides teens ages 13-17 in the right direction. It provides them with hands-on learning tools and the knowledge to make smart financial decisions on their own! [www.teenadvantage.org](http://www.teenadvantage.org)

The road to financial success begins with you! Visit any youth website to apply for membership today.

## Safeguard Your Credit History with a FREE Credit Report

It's important to understand the information in your credit report, regardless of your financial situation. This information directly impacts your ability to obtain a credit card, buy a car or home, rent an apartment, or even get a new job. Two of the best reasons for reviewing your credit report today are to make sure your credit report is accurate and to protect yourself from fraud or identity theft.



Consumers are allowed to order one FREE credit report from all three major credit bureaus (Experian, Equifax and TransUnion) per year. To obtain your free copy, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call 877-322-8228 or write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three reports at once, or better yet, stagger your requests over time.

As a member benefit, you can take advantage of the Accel program, a FREE financial education and money management assistance program. Once you get your report, an Accel counselor is available to review the report with you. They will help you understand how to read the report, show you how to dispute inaccurate information and discuss credit scoring. Accel counselors are available Monday through Thursday 8 a.m. to 12 midnight (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this service, simply call 877-33ACCEL (332-2235) or visit them online at [www.accelservices.org](http://www.accelservices.org).

## MasterCard MarketPlace

Enjoy FREE access to discounts at thousands of your favorite stores just for being a Genisys Debit MasterCard holder.

- Enjoy savings up to 20% off big name brands
- Find offers based on your preferences on the Home Page in the "Recommended for You" section
- Search or browse by categories to find items easily

Enroll today by clicking on the *Discounts & Promos* section at [www.genisyscu.org](http://www.genisyscu.org).



# New Student Loan Program

## Higher Education Without the Higher Expense

With zero origination fees, lower interest rates and flexible repayment options, it is easy to see why our private student loan solution is a better way to pay for college. Whether you are a student yourself or the parent of a student, Genisys is here to help.

**Our new Credit Union Student Choice private loan solution will help fill funding gaps that federal aid can leave behind.** As the cost of both public and private colleges and universities continues to increase, federal funding has not kept pace. This growing gap between what college costs and the financial aid available is causing many families to resort to higher cost private student loans to pay for higher education.

Since Genisys is here for one reason only – to serve our members – we are able to offer more competitive student loan options and save you money. Student loans are a long-term relationship, and it is important to choose a lender carefully. Be sure you read the fine print and compare fees, terms and repayment options (not just rates) when comparing student loans.

Read more about how to choose student loans, how the financial aid process works and how to apply by visiting [www.genisyscu.studentchoice.org](http://www.genisyscu.studentchoice.org). You can also apply for a student loan by calling our 24/7 student lending call center at 1-866-672-4689.

Remember, Genisys Credit Union's goal is not just to help you fund a college education for yourself or a family member, but to become your financial partner for life. Visit us online at [www.genisyscu.org](http://www.genisyscu.org) to find out more about our full-range of products designed just for young adults.



## News Brief

Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday, March 23, 2011 at the Genisys Credit Union headquarters located at:

**2100 Executive Hills Blvd., Auburn Hills, MI**

All members are welcome to attend. Please let us know by calling 248-322-9800, ext. 1001.

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

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

## Online Loan Application

Need money quickly for a trip or vehicle, but don't have time to make it to the credit union? Genisys makes it easy with our Online Loan Application for new borrowers. It takes only about three minutes to fill out the application, and in one minute, you'll be provided with a decision.

Once you have a loan with Genisys, you'll be part of our Open End Plan, which will eliminate the need to fill out a full application the next time you need to borrow money.

Get started today by clicking on the APPLY FOR button at [www.genisyscu.org](http://www.genisyscu.org). If you have questions or need assistance, please call us on ext. 5 at (248) 322-9800, or (800) 521-8440.



In January, Genisys Credit Union sponsored the 13th Annual Taste of Waterford. Attendees enjoyed delightful dishes from over 40 restaurants, live entertainment, and tons of family fun.

Genisys also sponsored the Annual Plymouth Ice Fest that took place on Jan. 29th. Genisys provided warm hats for the competitors in the college ice-carving contest.



The winner of our February "I love Genisys" Facebook and Twitter contest was John Radziewski. He has won a Genisys gift basket. Thanks to everyone who participated. We love our members, friends and followers.



Make sure you follow genisyscu on Facebook and Twitter for contests, promotions and other helpful information. Watch for our March contest where you could be the next winner!



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