



Save Big This Spring On Auto Loans

Genisys can help you get into a vehicle that fits you and your budget. Finance a new or used auto loan or refinance a vehicle loan you have with another lender for as low as **2.49% APR* for 48 months**.

Plus, our **leisure and recreational vehicle rates** have dropped just in time for summer! Looking to purchase a motorcycle, ATV or personal watercraft? Take advantage of rates as low as **4.74% APR* for 60 months**, making summertime fun more affordable than ever before.

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.

*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.



Make Your Summer Sweeter



Sign up for FREE Online Banking and Bill Payment for a **chance to win \$5,000**. Not only will you be entered into the contest each time you pay a bill online during May and June, but you'll also receive these sweet benefits:

- 24/7 convenient access to your account
- Save money on checks and postage
- Reduce the amount of time you spend paying bills
- Pay almost anyone. Set up an unlimited number of merchants
- Varying amounts can be paid at the click of a button
- Schedule your bills to be paid up to a year in advance
- Set up fixed amounts for weekly, monthly, quarterly, semi-annual or annual automatic payments
- Scheduled payments can be reviewed or changed up to the day before the scheduled date

To get started, fill out the Online Banking Password Request Form at www.genisyscu.org.

*No purchase necessary. Void where prohibited. For complete rules and additional information, visit <https://secure.orcc.com/Q22012/rules.html>

Make Your Summer Plans Sizzle

Genisys Credit Union's **Summer Loan** is here to help make your summer special. Want to send the kids to camp? Trying to figure out how to finance a family reunion? Looking to purchase new patio furniture? No matter what your plans are, Genisys has the loan for you!



Right now, we're offering a rate as low as **7.75% APR*** on loans up to \$5,000 for up to 48 months. This special offer is available through August 31, 2012, but now is the time to make your summer sizzle. Apply today, and get started on your best summer ever!

To apply for the Summer Loan, visit one of our branches, call a Financial Service Representative at (800) 521-8440, ext. 5 or use our Online Loan Application. You can also download an application and mail or fax it back to us.

*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan.

Earn Rewards & Bonus Points When You Shop



Being a Genisys member has its rewards. Every time you use your **Genisys Rewards Debit MasterCard®** by signing for transactions, you'll earn points (one point for every \$2 spent) redeemable for travel, merchandise, gift cards and much more.

Plus, you have the opportunity to earn bonus points with our new ShoppingFLING program. When you make purchases either online or in-store at participating merchants, you'll earn bonus points on top of your regular Rewards points.

Visit the Genisys Rewards website at www.genisyscu.org to view your point totals, shop our Rewards online catalog, redeem points and for more information.

Don't have a card? Open a Genisys checking account and Genisys Rewards Debit MasterCard® today to start earning the rewards you deserve. You can apply by visiting www.genisyscu.org, contacting your local branch or by calling (248) 322-9800 or (800) 521-8440, ext. 5.

Need a Student Loan Solution?



Not quite sure how you're going to pay for your child's college tuition? We've partnered with Credit Union Student Choice to help offer a private student loan SOLUTION with your best interest in mind. This student loan partnership is an additional source of funding for Federal Aid gaps and allows you to take advantage of:

- No origination fees
- Lower interest rates
- Line of credit up to \$75,000
- Apply only once
- Deferment of principal and interest while in school
- Flexible repayment terms including graduated repayment for two years

It's easy to see why this student loan program is a smarter way to pay for college. Educate yourself about the financial aid process and learn how to apply at www.genisyscu.studentchoice.org.



Scan the June QR Code to view our "Get Real About Debit Cards" video!

Get into more with a loan from Genisys

Whether you're looking to finance a new home or car or refinance the one you have, you get more of what you want and less of what you don't at Genisys Credit Union. With loan rates that average 1% less than banks and fewer pesky fees, you save more at your credit union.



And with credit unions approving 54,000 loans every day, you're one step closer to getting the financing you need. That's because at our credit union you're not just a number, you're a member. So, when you apply for a loan, we look at you, not just some numbers on a form.

Get into an affordable loan. Get more into your credit union. Contact Genisys today!



You could be the next winner! Make sure you follow [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.

Follow us today! Check out our [Facebook & Twitter](#) page at www.genisyscu.org under [Genisys News](#).

News Brief

All branches and Genisys headquarters will be closed:
Wednesday, July 4, 2012 – Independence Day

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

Beware of Phishing

Have you heard about phishing? Not fishing, but phishing! Identity thieves are always looking for their next victims. One way they do this is through phishing.

What's Phishing? It's when a company sends you an alert telling you that because of a computer glitch or security breach, it needs you to confirm your information or it will cut off services or close your account.

You may get an email with a link to a website to enter your information. Even though it looks legit and may appear to have the right address, it's a spoof designed to get you to surrender personal information. Or, the email may infect your computer with viruses or spyware to obtain information.

Be aware of any suspicious emails, text messages or phone calls requesting any personal or financial information. Legitimate companies have backup tapes. They don't need to email you to ask for your account or Social Security number. Delete these emails without opening them.

Reminder! Never give out private information via an email link or over the phone.

Making a Difference



Genisys Credit Union was the presenting sponsor for the Waterford Youth Assistance Recognition Program, which recognized and commemorated over 90 students in Waterford, Michigan for their positive difference and volunteer work they have done within their community.



Genisys Credit Union is committed to making a difference and has donated \$10,000 from their Casual Fund to the following charities: American Cancer Society, American Heart Association, Lighthouse-Hunger Walk and The Arthritis Foundation.



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