



Rebate vs. Rate

There are so many things to consider when buying a new vehicle including rebates, special pricing and financing options, but what's the best deal? Take the manufacturer's rebate that your dealership offers and visit Genisys for your financing needs. We can help!

We offer rates as low as **2.49% APR**. So find the vehicle that's right for you, and we'll do our best to find the financial option that's right for your budget. Our current rates are as low as:

- 2.49% APR up to 24 months
- 2.99% APR up to 36 months
- 3.49% APR up to 60 months

For current rates or to apply online visit www.genisyscu.org, stop into 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.



Celebrate Spring at Invest in America

With spring comes a lot of holidays: Easter, Passover, Mother's Day, Father's Day, graduation and more. Genisys Credit Union and Invest in America can help you save with your gift-giving at LoveMyCreditUnion.org. Need flowers for mom? The latest gadget for a dad or grad? Invest in America has money-saving offers from FTD and Shop America:

- **FTD** offers significant savings not only on gorgeous flowers, but also spa sets, chocolates, wine baskets and more. And if you do order flowers, FTD has their "Good as Gold" **7-Day Satisfaction Guarantee** that your flower arrangements will last at least 7 days – guaranteed. Plus, they have same day delivery available.
- With **Shop America**, you can save, get cash back and have access to more than 1,200 online retailers, including some of the largest and most popular, at great discounts. And every time you earn \$10 or more, you'll get a check as a thank you.

Get spring discount fever with Invest in America! Visit LoveMyCreditUnion.org where you can check out the latest offers and start saving today.



Access your checking account anytime & anywhere

Genisys offers totally free checking that's loaded with additional benefits to fit every lifestyle.

- **FREE Debit MasterCard with Genisys Rewards**
Earn points on everyday purchases redeemable for travel, merchandise or gift cards
- **Kwik Draw Line of Credit**
Guard yourself and your money with overdraft protection (credit qualification required)
- **Mobile/Text Banking**
Access your account via text, mobile browser or iPhone application
- **eDeposit & eAlerts**
Deposit checks online & receive personalized account transaction alerts
- **FREE Online Bill Payment with FREE eStatements**
Automate your payments to save time and money
- **Over 28,000 Surcharge-Free ATMs**
Get cash fast with no fees at locations nationwide including most 7-Eleven stores

Let Genisys help customize your finances. Sign up for any of these enhancements at www.genisyscu.org and have the convenience of taking your checking account with you on the go.

Time is Running Out to File Your Taxes

There is still time to save money on your taxes this year! As a Genisys Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition. Have tax deductions and need to use the Deluxe, Premier or Home & Business version? No problem. You can still save money with a special Genisys price. 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.



Be the Voice Video Contest



Calling all future filmmakers!

Now is your chance to get discovered. Enter the Genisys "Be the Voice" campaign. Submit your video by April 30th!

We are looking for submissions on the following topics:

- How much I love Genisys® Credit Union. Has the credit union changed your life?
- Do you like our service? Do you love our service? If so, tell us why!
- Financial tips and advice for other members. Do you have great financial tips to share with others?
- Would you recommend Genisys to a friend or family member? What would you tell them about us?

How to Submit Your Video

- Upload your video to YouTube, and tag it with these terms: BeTheVoice2011, GenisysCreditUnion2011, and GCUVideoContest2011
- Email us at Marketing@genisyscu.org Please include your name, contact info, and a link to your video.

Prizes

- Be one of the first 20 submissions and get a \$15 iTunes Gift Card!
- The grand prize winner will get a brand new 8GB Apple iPad2.



Please visit www.genisyscu.org and click on the Be the Voice banner for contest rules.

News Brief

Reminder! 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.

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

Benefit From Online Bill Payment

Save time and money when you sign up for FREE unlimited Online Bill Payment with FREE eStatements. Not only will you save money on postage and checks, but you'll be saving a tree too!

Genisys Online Bill Payment also greatly reduces the amount of time you spend paying bills and is free if enrolled in eStatements. Enjoy these benefits:

- Pay almost anyone. Set up an unlimited number of merchants.
- Fixed amounts can be set up for weekly, monthly, quarterly, semi-annual or annual automatic payments.
- Varying amounts can be paid at the click of a button.
- Payments may be scheduled up to a year in advance.
- Scheduled payments can be reviewed or changed up to the day before the scheduled date.

To sign up for eStatements and Online Bill Payment, visit www.genisyscu.org, log into Online Banking and select either *eStatements* or *Online Bill Payment*.



On Sunday, February 27th, Genisys Credit Union sponsored the 21st Annual Walk for Warmth at the Palace of Auburn Hills and donated nearly \$31,000 to help heat the homes of local families in need. A group

of over 150 Genisys employees, family members and friends also volunteered their time to walk or assist with the event.

During the month of April, Genisys will be hosting a "Go Green For Earth Day" contest for a chance to win \$250. Make sure you follow genisyscu.org on Facebook and Twitter for upcoming information on how you can enter!



GENISYS
CREDIT UNION



AMERICA'S
CREDIT UNIONS



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