



Outgrown Your Ride?

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% 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.



Online Bill Payment & eStatements: Save Money & a Tree



Looking for ways to cut costs? Save money by signing up for **FREE** unlimited Online Bill Payment with **FREE** eStatements. Not only will you save money on postage, envelopes 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 send 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."**

Access your checking account anytime & anywhere

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

- **FREE Genisys Rewards Debit MasterCard®**
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 or mobile app
- **Online Deposit & eAlerts**
Deposit checks at home & 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 5,500 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.

Final Chance: File Your Taxes For FREE

Tax season is coming to an end! 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 the most trusted brand of tax software in America and walks you step-by-step through your tax return.

It's specially designed for people new to tax preparation and provides professional guidance as needed.



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

Where you come first.

Spring Shopping at



Spring is here, which means shopping opportunities for Easter, Passover, Mother's Day, Father's Day, graduation, weddings and more. Genisys and Invest in America can help you save with your gift-giving at [LoveMyCreditUnion.org](http://www.genisyscu.org). Need flowers for mom? The latest sports channels for dad? How about a new computer for your new graduate? Invest in America has money-saving offers from FTD, DIRECTV and Dell:

- **FTD** – Receive \$15 off each flower bouquet and gift you purchase! With FTD's "Good as Gold" 7-Day Satisfaction Guarantee, your flower arrangements will last at least 7 days – guaranteed. Choose from gorgeous red roses, Vera Wang exclusive floral designs, spa sets, chocolates, wine baskets and so much more!
- **DIRECTV** – Members can save \$160 on new activation plus get the Entertainment package with 140+ channels for only \$19.99 per month. Make plans to watch your favorite show or sports team this season with DIRECTV so you never miss out!
- **Dell** – Members are guaranteed the lowest price Dell offers on all electronic needs with savings up to 30%! Plus, purchase an exclusive Dell package valued at \$699 or more and receive all of the perks of Dell Advantage including one year in-home service, premium phone support, 5% back, Accidental Damage Insurance for one year, 15 months of anti-virus security and up to 10% savings on electronics and accessories.

Visit the Invest in America website at [LoveMyCreditUnion.org](http://www.genisyscu.org) where you can check out the latest offers and start saving today!



You could be the next winner! Make sure you follow [genisyscu](http://www.genisyscu.org) 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](http://www.genisyscu.org) page at www.genisyscu.org under [Genisys News](#), and follow us today!


News Brief

April is Credit Union Youth Month! – When your child or grandchild makes a deposit into their account during the month of April, they'll be entered into a drawing to WIN a new bike! One lucky winner will be drawn on May 4, 2012.

*No purchase necessary. Winner will receive a \$125 VISA® gift card to purchase a bike of their choice.

Be a Credit Union Super Saver! – Plus, if you are near a branch April 22–28, 2012 for National Credit Union Youth Week, stop in and see us to pick up a FREE superhero character!

Request a FREE Credit Report


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 per year. It's a good idea to spread these requests out so you can monitor your activity continuously throughout the year to make sure it's error-free.

To obtain your free copy, visit www.annualcreditreport.com, call 877-322-8228 or write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.



Introducing Our Monthly Search & Scan!

Genisys is launching our monthly "Search & Scan" to provide members with another way to obtain information. Each month, a QR Code will move throughout the GenisysEDGE and will directly link you to a page on our website when scanned. These financial topics will provide access to videos and additional information that is too lengthy for the newsletter. 

Don't have a QR Code Scanner on your phone yet? It's quick and easy. Choose from several free ones including RedLaser, ScanLife, NeoReader, QuickMark, Tag Reader, etc. Install a scanner from the app store in about one minute.

Scan our April QR Code today to find out who our three "Be the Voice" winners are and to watch their videos! You can also visit our website at www.genisyscu.org.



Genisys Credit Union was the presenting sponsor of the 2012 Walk for Warmth, which raises money to help keep our neighbors warm during the winter season. This year, Walk for Warmth took on a new location at Great Lakes Outlet Mall in Auburn Hills, MI. A record number of over



1,100 volunteers and walkers joined Genisys in making a difference. Genisys Credit Union was able to raise \$29,376.28 to ensure warm hearts and homes this winter.



AMERICA'S
CREDIT UNIONS®



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Where you come first.