



## New Low Rates for a New Ride

Time to upgrade? Rev up your ride with a new or used vehicle.

For a limited time, Genisys is offering rates as low as **2.49%**, **2.99%** or **3.49% APR\*** for up to 24, 36, or 60 months respectively. 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. You can even move your current auto loan to us for a lower rate!

Apply online at [www.genisyscu.org](http://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.



## Make a Splash with a Summer Loan



Genisys Credit Union's **Summer Loan Special** is here to help you splash into your summer plans. Whether it's taking a dream vacation or completing that outdoor project you've put off, Genisys has the loan for you.

Right now, we are 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, 2011, but now is the time to make your plans. Apply today, and get started on your best summer ever!

To apply for the Summer Loan, stop into one of our branches, call a Financial Service Representative at (800) 521-8440, ext. 5 or use our Online Loan Application. Or, you can 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.

## NEW 7-year Balloon Mortgage

Fulfill your dreams with a Mortgage from Genisys. It's a great time to buy, and we offer several mortgage products including a new **7-year Balloon Mortgage** for as little as **3.75% APR\*** with zero points. This loan is amortized over 30 years so it allows you to keep your monthly mortgage payments low. The rate is fixed at 3.75% for the entire 7 years. At the end of the 7 years, you have the option of paying the loan off or refinancing.



With the enhancements to our mortgage program, you can complete the entire process (except for closing) online or by telephone. To apply:

- For a property in Michigan – Call the Mortgage Call Center at (248) 858-8347, ext. 2117 or apply online.
- For a property outside of Michigan – Call (800) 521-8440, ext. 1125 or call our Member Service Call Center at (800) 521-8440, ext. 5. or apply online.

\*Annual Percentage rates (APR) and discount points are subject to change without notice. The actual rates and fees available to you will be based on your credit history and your final loan amount.

## Genisys Credit Union Has You Protected



Being a member of Genisys Credit Union is a wise decision, and we're proud to offer a safe and secure place to keep your money. We've recently received another **Five-Star rating** from BauerFinancial. This is the top rating a financial institution can receive for safety and soundness. For more information, feel free to visit [www.bauerfinancial.com](http://www.bauerfinancial.com).

You also have peace of mind knowing that member deposits are federally insured by the NCUA, through the National Credit Union Share Insurance Fund (NCUSIF). NCUSIF is backed by the full-faith and credit of the United States Government. Genisys members have federally insured funds and should rest assured that their deposits are safe up to at least \$250,000 per account, with additional coverage of up to \$250,000 for certain retirement accounts. Not one penny of insured savings has ever been lost by a member of a federally insured credit union.

*Where you come first.*

## Discounts at MasterCard® MarketPlace

As a Genisys Credit Union Debit MasterCard® holder, not only can you enjoy our FREE Rewards program, but you also have access to discounts at thousands of stores.



Receive up to 20% off at name brand stores, browse by category to easily find your favorites, or select preferences in the "Recommended for You" section.

Enroll today at the MasterCard® MarketPlace, which is accessible from our website, and start enjoying the savings.

## Rules for Successful Money Management

The most important factor in using money wisely is not how much money you make, but how you use it! Here are some rules that can help you achieve financial success.



1. Make a spending plan suited to your family's income, expenses and needs. Don't try to follow others, and hold family meetings to review the progress.
2. Decide on your family's most important goals and share with the entire family. Spend your money on things that will care for your family's welfare and happiness. Plan ahead for the entire year.
3. Track all of your income and expenses. It's usually easy for families to determine their income, but getting a grasp on expenses can be more challenging. Keeping receipts will help you record what you spend more accurately.
4. Pay yourself first by trying to save 10% of your income. If you can't afford 10%, start with a smaller amount. Treat savings as a monthly bill.
5. Stick to your plan, but don't be afraid to alter your program if you think it needs improvement. Never give up! Be determined to succeed and review your plan once a month.

Need help getting started? As a member of Genisys Credit Union, you can take advantage of the Accel program, a free financial education and counseling program. Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. Simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org/members/home.htm](http://www.accelservices.org/members/home.htm).

### News Brief

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

Monday, May 30, 2011 – Memorial Day



### eAlerts

Want a convenient way to stay in touch with your accounts no matter where you are located? Sign up for eAlerts and take the guesswork out of banking.

eAlerts is a convenient and free service that all members using Online Banking have access to. You can elect to enroll in this service by registering your email address to receive alert messages for things like account balance updates, ATM or Debit Card usage, Courtesy Pay overdraft notification, ACH withdrawals, deposits and many more. Customize your eAlerts to fit your needs.

To enroll for eAlerts, simply sign into Online Banking and select "eNotices" from the Account Functions drop-down menu. You can set up as many or as few alerts as you like. Stay on top of your accounts with eAlerts from Genisys Credit Union.



Genisys Credit Union and the Pistons organization launched their "Making a Difference" program with the purpose of creating awareness of the positive commitment that young adults have made to the young people in their communities.



Genisys Credit Union staff raised \$7,500 from weekly Jean's Day contributions. \$1,500 will be given to each of the following charities: The American Cancer Society, Becky's Wish, Lighthouse of Oakland County, Michigan Fallen Heroes and Walk for Warmth.



The winner of our March "Lucky Photo Contest" was Andrea Vires Peterson. She has won \$300 toward her Genisys auto loan. Thanks to everyone who participated.



You could be the next winner! Make sure you follow [genisyscu](http://genisyscu) on Facebook and/or Twitter to be able to participate in our contests, promotions and events. Plus, receive financial tips and other helpful information. Check us out today!



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