



## A Better Way to Pay for College



With fewer options for financing college tuition, the process can be both stressful and challenging for families. That's why Genisys has partnered with Credit Union Student Choice to help offer a private student loan SOLUTION with your best interest in mind.

This student loan partnership allows you to fund Federal Aid gaps and take advantage of:

- No origination fees
- Line of credit up to \$75,000
- Deferment of principal and interest while in school
- Lower interest rates
- Apply only once
- 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. Choose a student loan that's right for you, educate yourself about the financial aid process and learn how to apply at [www.genisyscu.studentchoice.org](http://www.genisyscu.studentchoice.org).

## 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](http://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.

## Soak Up Summertime Savings

Genisys Credit Union's **Summer Loan Special** is back to help you soak up summertime savings. Whether it's relaxing in the sun on some beach, buying a pool for the kids or completing that backyard project you've put off, 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 plans 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.

## MasterCard® Market Place Discounts

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 under **Discounts & Promotions**, and start enjoying the savings.



# Refer A Friend

We're excited to announce a new Refer A Friend page on our website, which allows members to share the benefits of membership and use the form to refer friends or family to Genisys.



An unlimited number of friends and family can be referred (three at a time) through a personalized automated email that encourages recipients to join. The requested information isn't sold or

used for additional marketing purposes.

So we hope you'll take the time to visit our Refer A Friend page under the About Us tab on our website at [www.genisyscu.org](http://www.genisyscu.org), and refer someone you care about to Genisys!



If you have a Smart Phone, scan this QR Code and be directed to our new Refer A Friend page! Try it today!



## Congratulations to our 2012 Be The Voice Video Contest winners:

**Grand Prize: Kindle Fire –**  
Susan Eunhye Bolstad

**1st Prize: \$100 iPod Nano –**  
Paul & Joshua Powlison

**2nd Prize: \$50 VISA® Gift Card –**  
John Fleming

The first 10 submissions also received a \$15 iTunes® gift card. To view the videos, please go to [www.genisyscu.org](http://www.genisyscu.org), click on **About Us** and then select **Genisys News**. Thanks to everyone for participating!



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** page at [www.genisyscu.org](http://www.genisyscu.org) under **Genisys News**, and follow us today!

## News Brief

All branches and Genisys headquarters will be closed:  
**Monday, May 28, 2012 – Memorial Day**



## Stay connected with eAlerts

Tired of logging into your account to see if a bill was paid? Afraid you'll forget an important date? Wish you had a way of knowing when your account was overdrawn? Stay in the know while on the go with eAlerts! Sign up today, and take the guesswork out of banking.

eAlerts is a convenient and FREE service to all members using Online Banking, notifying you as your account changes throughout the day. Alerts can be delivered to any email address and/or by text message, so sign up for the delivery method that makes the most sense to you.

Available eAlerts include balance alerts, check cleared alerts, ACH withdrawal or deposit alerts, ATM or Debit card transaction alerts, plus all the personal alerts you'd like to add.

To sign up for eAlerts, visit [www.genisyscu.org](http://www.genisyscu.org), log into Online Banking and click the eNotices button at the top. Then just click on Create New Account Alert to select which eAlerts you want to receive.



Genisys Credit Union attended and sponsored the 10th annual Huron Valley Egg Hunt in White Lake, Michigan on March 31st. Along with the Easter Bunny, several hundred children joined in searching for eggs hidden amongst the grass at Duck Lake Pines Park. Gift bags and face painters were available for children in addition to the egg hunt festivities.



COO of Genisys Credit Union, Tom Alter, joined Macomb Community College and the Pistons mascot, Hooper in recognizing those who have helped make a difference in their local community. Macomb

Community College was commemorated for being a Game Changer in the "Making a Difference" program with the Palace of Auburn Hills.



AMERICA'S  
CREDIT UNIONS



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