



## Last Chance for a Summer Loan

Take advantage of last minute summertime fun, like a family vacation or an outdoor improvement project, with the help of Genisys Credit Union's Summer Loan Special.

Until August 31, 2011, you can borrow up to \$5,000 for as low as 7.75% APR\* for up to 48 months.

Don't miss out! To apply for a 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 at (248) 322-6512.



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

## A Smarter Way to Pay for College



Summer is flying by! Before you know it, back to school season will be here. Now is a great time to consider applying for a student loan through Genisys Credit Union. We know that financing college tuition can be both stressful and challenging. In order to make this process more convenient, we have partnered with Credit Union Student Choice. Together, we have

created a private student loan to help take care of finances when Federal Aid doesn't suffice.

**Our private student loan 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

The student loan partnership is an affordable, smart option. Educate yourself about the financial aid process and learn how to apply for a private student loan at [www.genisyscu.studentchoice.org](http://www.genisyscu.studentchoice.org).

## Limited Time Auto Loans

Need help financing a new or used car or truck? Enjoy excellent auto loans through Genisys Credit Union for as low as 2.49%, 2.99%, or 3.49% APR\* for up to 24, 36 or 60 months respectively. Or, if you have a high rate auto loan with another institution, bring that auto loan to Genisys and let us show you how we may be able to lower your monthly payments.

**Our auto loans feature:**

- Very low rates
- Easy terms
- Tremendous service

With flexible terms to fit your budget and rates that are consistently lower than the national average, we can beat most dealer financing offers and help you save money.

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 Direct Deposit and AutoPay from checking or savings account.

## Budget\$mart: A Smarter Way to Manage Money

Did you know that each month, most people spend 10 percent more money than they make? You can avoid this by using Budget\$mart. It's a FREE and easy-to-use software tool designed to help you manage your money more effectively.

**Using Budget\$mart you can:**

- Determine how you want to spend your income
- Track how you are actually spending your income
- Learn how to adjust areas where you are overspending
- Determine how a major purchase or change in income would impact your budget



To download this FREE software, visit our "Accel Money Management Assistance" tab in the "My Genisys" section at [www.genisyscu.org](http://www.genisyscu.org).

# Join Us in Making A Difference

Have a student looking to fulfill community service requirements for school? Want to spend time with family by giving back to others? Or, do you just want to get involved and be part of something? Whatever your reason, Genisys Credit Union can help. We sponsor numerous community events throughout the year and welcome your participation.

Last year, we sponsored over 325 events in several Michigan, Minnesota and Pennsylvania communities. Staff, family and friends volunteered over 4,000 hours of community involvement on behalf of Genisys.

Why are we so active in the community? Because credit unions were founded on the principal of "people helping people" and this focus still holds true today. Providing manpower, monetary donations and gifts-in-kind help us give back to our members as well as support our local organizations.

How can you get involved? Check out our "Making a Difference" calendar at [www.genisyscu.org](http://www.genisyscu.org). You can find it in the "Quick Links" section under "**Genisys News**" or by clicking on the "**About Us**" tab at the top. Events listed as "Join Us" are where volunteers are needed to assist. Select as many as you'd like, and join us in making a difference.

## Millions to Lend

At Genisys, we know that major life events – many that are unplanned for – can adversely affect your credit. That's why our lending programs allow us to consider factors other than just your credit score. When you apply for a loan, our lending experts will talk with you to find out more about you and your needs. We make it easy to borrow money and get on with your life.



To apply, visit your local branch, call (800) 521-8440, ext. 5, or check out our Online Loan Application at [www.genisyscu.org](http://www.genisyscu.org).

## News Brief

### Amusement Park Discount Tickets

As a Genisys Credit Union member, enjoy discounted amusement park tickets to Cedar Point and Valleyfair for the 2011 season. For more information, visit our "Discounts & Promos" tab in the "**Quick Links**" section at [www.genisyscu.org](http://www.genisyscu.org).



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

**Monday, September 5, 2011 – Labor Day**



## The Convenience of Online Deposit

Deposit checks into your Genisys Credit Union account without ever leaving your house! Using a standard scanner to scan any check, you will be able to send your deposit directly to your account through Online Banking. It's quick, secure and easy!

- FREE to qualified Genisys Credit Union members
- Available 24-hours a day from Online Banking
- Quick and easy to make a deposit
- Help screens are available online
- Funds will show in your account immediately and standard check holds will apply

Deposit money while saving time with Online Deposit. Try it today at [www.genisyscu.org](http://www.genisyscu.org).



On June 4, 2011, Genisys Credit Union partnered with Sam's Club to host the Children's Miracle Network event at their Waterford location. Attendees of the event were treated to food, a balloon artist and a visit from the Pistons Palace Patrol.



Genisys Credit Union sponsored the Summer Celebration in Commerce, MI on June 18, 2011. Families enjoyed old-time games, face painting and a Made in Michigan area, which featured crafts and food products.



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.