



## Monthly payment dragging you down?

Don't let your budget suffer from a large vehicle payment. Genisys can help you refinance a vehicle loan that you have with another lender for as low as 2.49% APR\* for 24 months. Let us show you how we may be able to lower your monthly payments.

With flexible terms to fit your budget and rates that are consistently lower than the national average, we can beat most 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.



## Free Financial planning consultation



Now that summer is over and the kids are back in school, it's a great time to review your investment plans for the future. Whether your life has changed, you're just starting out or you want to make sure your finances are on track, we have the experts who can sit down with you to personally review your options and map out a

financial plan that works for you. We provide a free initial consultation to discuss issues related to you and your family's unique financial situation:

- Investment Management
- 401(k) Planning
- College Funding
- And Much More...



Contact your local branch or visit us at [www.genisyscu.org](http://www.genisyscu.org) to learn more about the specific types of investment options offered through our Certified Investment Representatives!

*Securities and Advisory services offered through Financial Network Investment Corporation, Member FINRA, SIPC. Financial Network Investment Corporation is not an affiliate of Genisys Credit Union.*

*Mutual funds, annuities and other investments available through Financial Network Investment Corporation are not insured by the FDIC, NCUSIF or any federal government agency, are not deposits, or obligations of nor guaranteed by Genisys Credit Union, or any other affiliated entity. Investments are subject to investment risks including loss of principal invested.*

## Order your FREE credit report today!

It's important to understand the information in your credit report, regardless of your financial situation. This information directly impacts your ability to obtain a credit card, buy a car or home, rent an apartment, or even get a new job. 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** (Experian, Equifax and TransUnion) per year. To obtain your free copy, visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call 877-322-8228 or write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three reports at once, or better yet, stagger your requests over time.

As a member benefit, you can take advantage of the Accel program, a FREE financial education and counseling program. Once you get your report, an Accel counselor is available to review the report with you. They will help you understand how to read the report, show you how to dispute inaccurate information and discuss credit scoring. Accel counselors are available Monday through Thursday 8 a.m. to 12 midnight (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this service, simply call 877-33ACCEL (332-2235) or visit them online at [www.accelservices.org](http://www.accelservices.org).

## Looking for FREE ATMs?



We've got 28,000 surcharge-free ATMs including most of the 5,500 7-Eleven locations across the United States. As part of the CO-OP ATM Network, Genisys makes it easier than ever before to access your cash around home or on the go.

Search locations online or obtain via text messaging. Visit the CO-OP Financial Services website at [www.co-opfs.org](http://www.co-opfs.org) for more information or search for locations using the ATM locator at [www.genisyscu.org](http://www.genisyscu.org).



## Dreams Do Come True

Fulfill your dream with a mortgage from Genisys. Whether you're buying your first house, upgrading to a larger place or are ready to purchase a vacation home, Genisys can help. We offer great rates and low fees to help make your dreams a reality.



Plus, we've made some enhancements to our Mortgage program so you can complete the entire application process (except closing) online or by telephone.

Visit our Mortgage Center at [www.genisyscu.org](http://www.genisyscu.org) or call (800) 521-8440, ext. 2117 today for details.

## MasterCard® Marketplace for Debit MasterCard® holders

Enjoy FREE access to discounts at thousands of your favorite stores just for being a Genisys Debit MasterCard® holder.



- Enjoy savings up to 20% off big name brands
- Find offers based on your preferences on the Home Page in the "Recommended for You" section
- Search or browse by categories to find items easily

Enroll today by clicking on the **Discounts & Promos** section at [www.genisyscu.org](http://www.genisyscu.org).



The winner of our July "Member Moolah Madness" promotion was Joanne Har道in! She won \$100 just for entering our Facebook/Twitter

promotion. Plus, each person who mentioned the promotion when opening a new account in July also received \$10 deposited into their account. 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 us out today!

## News Brief

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

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

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

## Online Loan Application

Need money quickly for back-to-school purchases or a remodeling project, but don't have time to make it to the credit union? Genisys makes it easy with our Online Loan Application for new borrowers. It takes only about three minutes to fill out the application, and in one minute, you'll be provided with a decision.

Once you have a loan with Genisys, you'll be part of our Open End Plan, which will eliminate the need to fill out an application the next time you need to borrow money.

Get started today by clicking on the **APPLY FOR** button at [www.genisyscu.org](http://www.genisyscu.org). If you have questions or need assistance, please call (248) 322-9800 or (800) 521-8440, ext. 5.



Genisys Credit Union was a proud sponsor of the 2011 Thunder Over Michigan Air Show on July 23-24, 2011. Those in attendance were able to enjoy touring Navy aircrafts and were entertained by a USAF F-16 Viper, WW II Pacific Battle Re-enactment, and much more as they saluted the U.S. Navy on their 100 years of service. A special highlight included a performance by the U.S. Navy Blue Angels.



Genisys Credit Union recently sponsored the 2011 Oakland County Fair in Davisburg, MI by providing the Monster Truck Show and Farmer John, who provided an interactive presentation and display of his farm animals throughout the week.

**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.*