



Zero to Savings in 2.49%

Get into the vehicle of your dreams this fall with help from Genisys! 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.

Find the auto loan that fits your lifestyle at Genisys Credit Union with flexible terms to meet your budget. With rates that are consistently lower than the national average, we can beat most dealer financing options.

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.



Order your FREE credit report today!

It's important to review and understand the information in your credit report since it impacts your ability to obtain a credit card, buy a car or home, rent an apartment, get a new job and 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, 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 to help you understand how to read it, 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. Simply call 877-33ACCEL (332-2235) or visit them online at www.accelservices.org.

Looking for FREE ATMs?

We've got 28,000 surcharge-free ATMs including 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 while 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 for more information or search for locations using the ATM locator at www.genisyscu.org.

New iPhone App Is Here!

Genisys is excited to announce that our new iPhone application with Mobile Deposit is here, making it possible for members to deposit a check by phone.



Features of the new app include:

- Registration for mobile banking can be done on the device
- Multiple accounts can be accessed from one device
- Mobile Deposit available for qualified users
- The app will work on an iPhone, iPad and iTouch with iOS 4.3 or greater
- Debit card transactions will show additional details including the cardholder who performed the transaction
- Transfers can be done within an account or to other Genisys accounts
- Quick Drag-and-Drop transfers can be done from the account overview page
- Numerous customizations can be done on the device

Don't have the new Genisys iPhone app yet? Download it by searching for "Genisys Mobile Banking" in the App Store. Once the app is loaded on your device, simply click "Register here" on the login screen and follow the simple steps to get started right on the device. Users of the previous version must also register the first time they download the new app to access their account.



Scan our QR Code to download
the new iPhone app!

Invest in America GM Auto Discount

Genisys Credit Union is a proud participant of Invest in America, a discount program that brings our members valuable savings on the things they use most.



Budgeting for a new vehicle? Finance your loan with us, and maximize your savings with the Invest in America discount! Genisys members can receive preferred pricing when they purchase an eligible new GM vehicle. This is in addition to most current incentives and special offers!

Don't delay! Learn more by visiting the **Discounts & Promotions** section at www.genisyscu.org.

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 to learn more about the specific types of investment options offered through our Certified Genisys Investment Services 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, NCUA 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.



As part of our **Friendship Frenzy** promotion, Genisys gave **\$200** to **The Humane Society** in support of our furry friends for **National Friendship Day** on **August 5, 2012!**

You could be the next winner! Make sure you follow **genisyscu** 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.

Follow us today! Check out our **Facebook & Twitter** page at www.genisyscu.org under **Genisys News**.



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? Sign up for eAlerts 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 any personal alerts you'd like to add.

To sign up for eAlerts, visit 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 sponsored the Friends of Byers Ice Cream Summerfest in Commerce, MI. The event was a fundraiser to preserve and maintain the Byers Homestead grounds. Families enjoyed live music, games, face painting and hand scooped ice cream.



This summer, Genisys was the presenting sponsor for Rosefest, an eight-day festival in Roseville, MN. This festival had a range of activities for everyone to enjoy. Some of the highlighted events were a 5k & 10k race where participants could run or rollerblade, outdoor movies in the park, a hometown parade and a firework display.



News Brief

Holiday Closing

All branches and Genisys headquarters will be closed:

Monday, September 3, 2012 – Labor Day

Monday, October 8, 2012 – Columbus Day

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