

Identity Theft Assistance

The FTC estimates that as many as 9 million Americans have their identities stolen each year. The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.



Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

Genisys Credit Union offers its members Alert Me and Identity Theft 911 to help with Identity Theft. To learn more about the nation's fastest growing crime, contact a representative or visit our website at www.genisyscu.org.

You Can Control Your Urge to Splurge

Are you an over spender? Do you have some concerns about your spending habits? Regardless of whether you are a controlled spender or an over spender, there are ways to improve your money-management situation.



Here are a few tools and techniques to help transform negative habits into positive behaviors:

- **Stay clear** – Avoid spots where you know you spend lots of money.
- **Think before you buy** – Use layaway, a store's hold policy, or wait two weeks before you buy an item.
- **Shop with a list** – Most purchases that sabotage a spending plan are impulse buys. Use a list and stick to it.
- **You can still splurge** – but do it economically and consciously. If you have an urge to spend, spend, spend, consider doing it at Goodwill instead of Saks Fifth Avenue.
- **Track your money** – Use cash when you purchase items. You've worked hard for that money and sometimes it's more difficult to exchange cash when making a purchase.
- **Call a friend** – Just talking with a trusted person can reduce the urge to splurge.

Marketers would prefer that you shop from a subconscious level. Fight back before you buy.

Need a credit counselor? As a member benefit, 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. To use this service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Holiday Loans Are Back

The most wonderful time of the year is fast approaching, and Genisys is bringing back its most wonderful loan special of the year, just for you! Borrow up to \$5,000 for 48 months with rates as low as **7.75% APR** through January 31, 2012. Use it for more than just holiday expenses.



Buy new furniture, take a trip or complete projects around the house. Don't wait until the holiday rush. Apply today! To learn more, visit our website at www.genisyscu.org, visit your local branch or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

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

FREE Online Banking and Bill Pay are the Cat's Meow!

This holiday season, we're offering you a puurrrfect way to add some more money to your kitty. You could **WIN \$5,000** by paying your bills online. Simply pay one bill online during November or December, and you'll automatically be entered into a contest to WIN \$5,000! Like Santa Claws here says, "This is your chance, don't litter go to waste!"



Haven't used Online Bill Payment before? It's FREE when you enroll in FREE eStatements. Simply log into Online Banking and click on eStatements. Then click on Pay Bills, and you're ready to set up payments. It's fast, it's easy, it's convenient and it's secure.

*No purchase necessary. Void where prohibited. For complete rules and additional information, visit <https://secure.orcc.com/promo/Q42011/rules.html>

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.

Earn Rewards with our Free Debit MasterCard®

Now is the perfect time to use your Genisys Rewards Debit MasterCard® and earn yourself rewards points. You can redeem points for:

- Travel – Go to an away game
- Merchandise – Watch the game on a new 40” LCD HDTV
- Gift Cards – Shop for the things you want at big name retailers

Earn points for every signature transaction you make. There’s NO fee to register or to participate, and Genisys Debit MasterCard® holders are automatically enrolled. You can monitor and redeem your points 24/7 at the Genisys Rewards Website: www.rewardsnow.com/genisys.

Visit your local branch or enroll online TODAY to start tracking your rewards points with the Genisys Rewards Debit MasterCard®.



The winner of our September “Auto Loan Challenge” was **Matthew Andree!** He will have his October auto loan payment paid by us for winning.

Thanks to everyone who participated!

You could be the next winner! Make sure to 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. Follow us today!

News Brief

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

Friday, November 11, 2011 – Veterans Day

Thursday, November 24, 2011 – Thanksgiving Day

Sam’s Club will be visiting branches during the month of December. Contact your local branch for dates and times.



Stay in the loop with eAlerts

Want to stay well-informed and up-to-date with all of your account activities? Sign up for eAlerts today, and never again be left in the dark.

eAlerts is a convenient and FREE service to all members using Online Banking, notifying you as your account changes throughout the day. eAlerts 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, 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.



Each year, debris accumulates along the Clinton River causing an unsafe habitat for wildlife and an unsightly environment for our community. On Saturday, September 10th, our Genisys team proudly provided a group of volunteers to assist in the Clinton River Clean-Up, an annual cleansing of the riverbank and removal of unwanted logs and debris.



On Saturday, September 24th, Genisys was the presenting sponsor for the 23rd Annual Septemberfest in downtown Ortonville. Genisys staff donated their time to assist in the FREE children’s area, which included an opportunity to participate in the game tent and a variety of great inflatables.



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
Mailing Address: P.O. Box 436034 Pontiac, MI 48343-6034
248.322.9800 800.521.8440 FAX 248.322.6512 Genisys® Rewards: 888.882.7938

Where you come first.