



## Shop 'Til You Drop

Reward yourself this holiday season when you use your Genisys Rewards Debit MasterCard®. Use it for all of your holiday shopping and rack up Rewards points so you can get something nice for yourself.

The Genisys Rewards program is FREE and automatically comes with your Genisys Checking account. Every time you use your Debit MasterCard® by signing for transactions, you earn Rewards points.

Now you have the opportunity to earn bonus points with our all **new ShoppingFLING program**. When you make purchases either online or in-store at participating merchants, you'll earn bonus points on top of your regular Rewards points. Learn more by clicking on the "Shopping" tab at [www.rewardsnow.com/genisys](http://www.rewardsnow.com/genisys).

- Use your points for travel, merchandise and gift cards – it's your choice.
- Earn one point for every \$2 you spend by signing for transactions
- No fee to register or participate
- Monitor and redeem your points 24/7 at the Genisys Rewards website.



Keep your Genisys Debit MasterCard® handy this holiday shopping season and use it to earn yourself a nice reward! If you don't have a Debit MasterCard®, visit your local branch or complete our "Debit MasterCard® Request" form found on our website at [www.genisyscu.org](http://www.genisyscu.org).

## Skip-A-Pay Is Back!

Skip-A-Pay is back for the holidays! Skip your December or January loan payment and have extra money for shopping, holiday parties or a quick get-a-way. See if your loan qualifies. Download a Skip-A-Pay application online, visit your local branch, or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5, for more details!



## Think Outside the Box

Give the gift of saving this year. Open a 12-month Flex Savings Certificate for your child or grandchild during December with only a \$100 minimum deposit.

- Add additional deposits of \$10-\$25,000 at anytime
- Increase the rate one time during the term
- Withdraw up to 25% of the principal one time with no penalty

Plus, be automatically entered to WIN \$100 added to your Certificate. Three winners will be drawn on January 5, 2012.

For rates and more information, visit [www.genisyscu.org](http://www.genisyscu.org)!

## Enter To WIN \$5,000 with Online Bill Payment



FREE Bill Pay is the Cat's Meow this holiday season. You could WIN \$5,000 by paying your bills online. Simply pay at least one bill online during December, and you'll automatically be entered into a contest to WIN \$5,000! Act now! Promotion ends December 31, 2011.

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, easy, convenient and secure.

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

## Any Reason This Season



Genisys Credit Union's holiday loan is great for any reason this season! 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! Visit our website at [www.genisyscu.org](http://www.genisyscu.org), stop into 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.

# Give Your Kids the Gift of Financial Literacy

The road to financial success begins with you! Give your kids the gift of financial literacy. Genisys offers three youth savings clubs as a great way to teach your kids about money and the importance of saving. Youth accounts are convenient and a fun way to learn! Each club includes financial literature appropriate to your child's age, as well as quarterly opportunities to win prizes!



It is never too early to teach your children to save. The Moola Moola Club for members ages 0-7 covers all the basics to get them started!  
[www.moolamoola.org](http://www.moolamoola.org)



The Youth Investors Club offers a unique way for members ages 8-12 to learn about managing money and how to make it grow!  
[www.youthinvestors.org](http://www.youthinvestors.org)



The Teen Advantage Club guides teens ages 13-17 in the right direction. It provides them with hands-on learning tools and the knowledge to make smart financial decisions on their own!  
[www.teenadvantage.org](http://www.teenadvantage.org)

Don't have a youth account yet? Give your child a \$mart \$tart this season! Visit any youth website, contact your local branch or call (800) 521-8440, ext. 5 to apply for membership today.



The winner of our October "Get Real" contest was **Susan Eunhye**! She has won a \$75 VISA® Gift Card for watching and sharing our "Get Real" video. Thanks to everyone who participated!

You could be the next winner! Make sure to follow [genisyscu](http://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!

## News Brief

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

- Saturday, December 24, 2011 – Christmas Eve Day
- Monday, December 26, 2011 – Christmas Day (observed)
- Monday, January 2, 2012 – New Year's Day (observed)



## Online Deposit

Too busy to make it to the credit union to deposit your checks? No problem! Use Online Deposit without ever leaving your house! Using a standard scanner to scan any check, you'll be able to send your deposit directly to your Genisys account through Online Banking.

- 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 (standard check holds apply)

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



Genisys was proud to sponsor several family fun Halloween events in the following communities in Michigan and Minnesota:

- |                 |                 |
|-----------------|-----------------|
| Auburn Hills    | Roseville, MN   |
| Blue Bell, MN   | Shelby Township |
| Lake Orion      | Waterford       |
| Macomb Township | Wixom           |
| Oxford          | White Lake      |
| Rochester Hills |                 |



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.