



## Earn. Redeem. Enjoy.

Earning points is easy this holiday season with your Genisys Rewards Debit MasterCard®. When you swipe and sign for a transaction, you'll earn points redeemable for travel, merchandise, gift cards and much more.

Plus, earn bonus points with the 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.

So use your FREE Genisys Rewards Debit MasterCard® for all of your holiday shopping, and enjoy faster rewards.

Don't have a card? Open a Genisys checking account and Genisys Rewards Debit MasterCard® today to start earning the rewards you deserve. You can apply by visiting [www.genisyscu.org](http://www.genisyscu.org), contacting your local branch or by calling (248) 322-9800 or (800) 521-8440, ext. 5.



## 'Tis the Season for Holiday Loans!

The most wonderful time of the year calls for the most wonderful loan 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, 2013.

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 by visiting [www.genisyscu.org](http://www.genisyscu.org), contacting your local branch or by calling (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.

## Save During the Holidays with Skip-A-Pay

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 Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5 for more details!



Scan the QR Code to access  
the Skip-A-Pay application!

## Congratulations to our Youth Greeting Card Winners



**Y&I Club Winner**  
Samantha S.  
Shelby, MI



**Moola Club Winner**  
Sabrina S.  
Orion, MI

## Spend Your Time on What Matters Most

During this holiday season, spend time on what really matters by using FREE Online Banking and Bill Payment. For every bill that you pay online during the month of December, you'll be entered to win \$5,000! It's fast, easy, convenient and secure so you can spend your time with family and friends instead of worrying about holiday finances.

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

\*No purchase necessary. Void where prohibited. For complete rules and additional information, visit <https://secure.orcc.com/promo/Q42012/rules.html>.

## Holiday Auto Loan Special

This holiday season, take advantage of our Auto Loan Special. Finance a new or used auto loan or refinance a vehicle loan you have with another lender for as low as 1.99% APR\* for 60 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.

Hurry! Offer available for a limited time only. Apply online at [www.genisyscu.org](http://www.genisyscu.org), visit your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

\*Special rate is available to qualified borrowers with a credit score of 690 and above. Member is required to take Credit Life & Disability insurance on the loan or have Direct Deposit with AutoPay set up. Special rate is not available for refinances of current Genisys auto loans.

## 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 and quarterly opportunities to win prizes!



**The Moola Moola Club** teaches members ages 0-7 about money and the importance of saving!  
[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 by providing them with hands-on learning tools and the knowledge to make smart financial decisions!  
[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.

## News Brief

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

**Monday, December 24, 2012 – Christmas Eve Day**

**Tuesday, December 25, 2012 – Christmas Day**

**Tuesday, January 1, 2013 – New Year's Day**

Sam's Club will be visiting our Michigan branches during the month of December. They will be providing a \$10 gift card to anyone who opens or renews their Sam's Club membership at one of our branches. Contact your local branch for dates and times.

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

## New Online Banking

Genisys is upgrading its Online Banking system in order to provide members with enhanced features and a user-friendly design.

Watch for more information and a link to the new site on our homepage at [www.genisyscu.org](http://www.genisyscu.org). You'll have a chance to use it and become comfortable with the new layout and its enhanced features.

Start using it today!



Genisys is thankful for our loyal members. As part of our **Give Thanks** promotion, Genisys gave **\$200** on behalf of our members to **Forgotten Harvest** this Thanksgiving.

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](http://www.genisyscu.org) under **Genisys News**.



This year, Genisys Credit Union sponsored various Halloween events in the following communities:

Auburn Hills • Blue Bell, PA • Chesterfield • Clarkston  
• Commerce • Eagan, MN • Lake Orion • Macomb • Oxford  
• Plymouth • Rochester Hills • Shelby • Troy • Waterford  
• White Lake • Wixom • Ypsilanti



**GENISYS**  
CREDIT UNION



AMERICA'S  
CREDIT UNIONS



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.*