



## DRAB TO FAB!

### LOW COST HOME EQUITY LOANS.

Take a little out of your home and put a lot into it with help from our low cost [Home Equity Loans!](#) Use your home's equity to build an addition, remodel, or take a dream vacation. Genisys offers fixed rate loans and variable rate line of credit loans, both feature low rates and low fees.

For more information visit [www.genisyscu.org](http://www.genisyscu.org) or call a Home Equity Specialist at (248) 322-9800 or (800) 521-8440, ext. 1280

### JOIN OUR SOCIAL CIRCLE

Follow [@genisyscu](#) on Facebook, Twitter and Instagram to stay connected to credit union news, special contests, promotions, and all the community events we are proud to be a part of! Don't forget to check out the Genisys Blog at [www.genisyscu.org](http://www.genisyscu.org) and subscribe to receive email alerts when new articles are published. Our blog features informative and helpful articles to keep you on top of all things financial.



## HIGH CREDIT CARD BALANCES?

### BALANCE TRANSFER SPECIAL - 2.49% APR FOR 12 MONTHS\*

If your holiday spirit put your New Year budget in a bind we can help! Transfer any of your bank or department store credit card balances to a Genisys credit card and take advantage of our [low balance transfer rate](#) with no Balance Transfer Fees!

If you don't have a Genisys Credit Card choose from two great options; our fixed-rate [Platinum Mastercard®](#) or the [Rewards Mastercard®](#) which earn Rewards points redeemable for gift cards, merchandise, travel, and more! Both cards feature no annual fees and low rates. Genisys also makes it easy to pay with our credit cards. We offer the full suite of [mobile payment](#) options including Apple Pay, Android Pay, and Samsung Pay.



To open a Genisys credit card or request a balance transfer visit [www.genisyscu.org](http://www.genisyscu.org) or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

\*Annual Percentage Rate designated as APR. Promotional rate good for 12 billing cycles on amount transferred and then interest rate on remaining balance will revert back to standard rate for the card. Must meet credit qualifications, see credit union for complete details. Limited time offer, credit union may end promotion at anytime without notice.

## TRY TURBOTAX AND SAVE UP TO \$15 AND GET A CHANCE TO WIN \$25,000!

Genisys has teamed up with [TurboTax®](#) to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000 in the \$25,000 Payday Sweepstakes. TurboTax® translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right.



- **Get your maximum refund.** TurboTax searches over 350 deductions and credits to make sure you get your biggest possible refund, guaranteed.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes, and gives you the green light to file.
- **You're never alone.** Connect with an expert live, on-screen to get answers when you need them with TurboTax SmartLook™.



Just try [TurboTax Online](#) for FREE (and provide your email address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.<sup>1</sup>

**Start TurboTax now!**

Visit <http://turbotax.intuit.com/p/yo/guarantees.jsp> for TurboTax product guarantees and other important information.  
<sup>1</sup> TurboTax \$25,000 Payday Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/16/17. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including odds of winning, alternate method of entry, and prize descriptions, visit the Official Rules. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129. State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

## PLAN FOR YOUR FUTURE!

...Because the future is now! As another year begins, it is a great time to plan for your future, and the expert advisors with [Genisys Investment Services](#) are here to help. Genisys Investment Services is our team of professionals offering complementary investment consultation on retirement plans, 401(k) Plans, or college funding.



Make an appointment today by calling, visiting your [local branch](#), or visit [www.genisyscu.org](http://www.genisyscu.org) for more information.

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## \$SMART \$START!

Enroll your child in our new [youth club accounts](#). Our youth clubs encourage and reward long-term saving with the Youth Certificate. Open with a minimum of \$10 deposit to the certificate at any time and earn the same interest as our current 3 year Certificate.

For more information visit [www.genisyscu.org](http://www.genisyscu.org), stop by your local branch, or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

## INCREASED CREDIT AND DEBIT CARD PROTECTION WITH CARDNAV



[CardNav](#) is an app available for both Android and iPhone devices where you can register all of your Genisys credit and debit cards. Cards can be managed by setting controls and alerts for various options such as spending limits, transactions based on location, and can turn a card off or on if misplaced.

[Download](#) and register your Genisys cards today. If you have any questions please contact us at (248) 322-9800 or (800) 521-8440, ext. 5.

## 2017 ANNUAL MEETING

Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday March 22, 2017 at the Genisys Credit Union headquarters located at 2100 Executive Hills Blvd., Auburn Hills, MI 48326. All members are welcome to attend. Please let us know by calling (248) 322-9800 ext. 2133.

No petitions were received for board positions. The three members submitted by the Board of Directors Nominating Committee will be elected by acclamation.

## HOLIDAY CLOSINGS

The Credit Union is closed in observance of the following Federal Holidays:

- Monday, January 2nd: New Year's Day Observed
- Monday, January 16th: Martin Luther King Jr. Day
- Monday, February 20th: President's Day

## Making a *Difference*

### 35TH HOLIDAY EXTRAVAGANZA

Genisys was a proud presenting sponsor and organizer of the 35th Holiday Extravaganza



*The 35th Holiday Extravaganza dignitaries, elected officials, and Grand Marshal, Oakland County Executive L. Brooks Patterson.*

Parade. The event is a collaborative effort between the

communities of Auburn Hills, Pontiac, Waterford, and White Lake to bring families together to celebrate the Holiday Season. The parade included 12 professional floats, 5 professional balloons and nearly 100 of your favorite costume characters. This year's Holiday Extravaganza drew the largest crowd and the most volunteers the parade has ever seen.

### GENISYS SPONSORS HOLIDAY EVENTS IN THE COMMUNITY

Genisys was also a proud sponsor of many holiday celebrations within the following communities: Chesterfield, Clarkston, Clio, Clinton Twp., Commerce, Detroit, Eagan (MN), Fenton, Macomb Twp., Oxford, Pontiac, Rochester, Royal Oak, Shelby, Troy, Waterford, White Lake, Wixom, Ypsilanti, and the Oakland County Market.

### 2017 WALK FOR WARMTH IS APPROACHING

We would like to invite you to participate in OLHSA's Walk for Warmth on February 4 at Great Lakes Crossing Outlets. This indoor walk-a-thon, presented by Genisys Credit Union, raises money to heat homes for our neighbors in need. To sign up to walk or help, please visit <http://www.olhsa.org/sign-walk-or-help>. If you're interested in volunteering at the event please contact, Ashley Yocum at [ashley@olhsa.org](mailto:ashley@olhsa.org) or 248-209-2623.



### 24/7 ONLINE APPLICATIONS

tech smart

We realize everyone has different schedules and can't apply for a loan when we are open... not a problem... you can [apply online](#) 24/7! Our online applications are easy to submit and a friendly lending representative will contact you quickly to get things going. If you do everything on your phone, our online applications will soon be improved for mobile optimization.

Visit [www.genisyscu.org](http://www.genisyscu.org) to start an application or for more information.



Where you come first.