



A New Home for the New Year

When the perfect home is within reach, don't worry about the rising **Mortgage** rates. Take advantage of the **Genisys Mortgage Rate Lock or Lower** program. Lock your rate at pre-qualification* and get the lower rate if it drops at the time of your final application. This is available on all ARMs, Fixed-Rate and Construction Loans. Contact a Mortgage Consultant today!

*Speak to a mortgage consultant for all terms and conditions.

So Smart, So Simple!

It's a smart move! **Genius High-Yield Checking** earns an impressive **4.07% APY*** plus Debit Rewards! That's up to **\$305** extra cash a year! The rules are simple; just enroll in eStatements and use your Genisys Debit Rewards Mastercard at least 10 times on purchases of \$5 or more each month. That's it! 2023 is your year to be a Genius!

*Annual Percentage Yield designated as APY. Must enroll in eStatements and use your Genisys Debit Mastercard® at least ten times per month for purchases of \$5.00 or more, excluding ATMs, to earn 4.07%APY. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at the \$7,500 account balance. Your results may vary as your daily account balance fluctuates. Transactions that are pending on your account, and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle.

Take Advantage of Higher Savings Rates!

While the market is unpredictable, move your money to a risk-free, guaranteed **Certificate or Money Market** account at Genisys! Our rates have been increasing and your funds are federally insured by NCUA up to \$250,000. Get started and open an account for as little as \$500. Check out our current rates at genisyscu.org.



G It's in the App!

Well, apps, plural. The Genisys Mobile and Card Controls Apps are must haves for your daily convenient credit union business. Real-time spending alerts, turn your card off if it's misplaced, deposit checks with a picture, transfer money, set up loan payments from any non-Genisys account, the list is long. Check out all the features in the Main Menu. We have helpful setup videos for many services on our YouTube Channel and at genisyscu.org/eservices.



Need a Little Boost?

When you need cash a **Genisys Personal Loan** is a convenient option for a variety of reasons. From the biggest of plans to the unplanned, we can help! Get the money you need for debt consolidation, special occasions, medical bills, adoption or family planning, or unexpected emergencies. Apply at genisyscu.org.

It's Tax Time!

We are happy to bring you member discounts on tax prep solutions this tax season!



Members can **save up to \$20** on TurboTax federal products. PLUS, if you scan the QR code below and start with TurboTax by Feb. 16, 2023, you'll automatically be entered for a chance to **win \$10,000**.

New **H&R Block** clients **save \$25** on in-office tax prep services and returning clients get the Tax Identity Shield® add-on for FREE (\$35 value).



Scan the QR code to get your discounts or visit taxservices.lovemycreditunion.org today!

There's Still Time!

If the holiday spending was a little crazy or you have a need for a little extra cash, there is still time to take advantage of our **Holiday Loan Special**. We have 2 great rate and term options to fit your budget. Don't delay, this offer ends January 31, 2023.



24 MONTHS
as low as

6.99% APR*

60 MONTHS
as low as

7.99% APR*

*Annual Percentage Rate (APR) is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$44.77 per \$1,000 borrowed at 6.99% for 24 months. Approximate monthly payment would be \$20.27 per \$1,000 borrowed at 7.99% for 60 months. Actual term will vary based on loan amount borrowed.

Annual Meeting

The Annual Meeting is scheduled to take place on March 29, 2023 at 5:30pm at Genisys Corporate Headquarters, 2100 Executive Hills Blvd., Auburn Hills, MI 48326. To participate in the meeting, please email Kim Hudalla at khudalla@genisyscu.org.

Holiday Closings

Martin Luther King, Jr. Day - Monday, January 16, 2023

Presidents Day - Monday, February 20, 2023



Committed to *Community*

Coats for the Cold

During November, we partnered with the Oakland County Sheriff's Department for their annual Coats for the Cold drive. With your support, over 3,000 coats were collected and distributed to those in need!



Thanks & Giving

The Genisys team donated funds for Lighthouse's annual Thanks & Giving Campaign. In partnership with Meijer's Simply Give program, our donations were doubled allowing Lighthouse to provide turkeys and Thanksgiving dinner to 2,300 families!



Walk for Warmth, The Food Bank of Eastern MI, and The Open Door

Our branches throughout Michigan and Minnesota are in the midst of raising funds to benefit area non-profits in their communities. Stop by a branch to learn more about the non-profits they are supporting and how you can help!

Member Perks

In addition to the tax discounts from Love My Credit Union Rewards, Genisys members are eligible for many perks. Do you need dental insurance? Maybe an option for telehealth care? Or credit counseling assistance? All of these topics and more are available on our Perks page at genisyscu.org/perks.

Financial Wellness Center

Resolve to be more financially fit in the New Year! Head over to the Genisys **Financial Wellness Center** to get some tips and tools for budgeting, saving, improving your credit and more! We have some great ebooks, videos, and worksheets among many other helpful resources. Visit genisyscu.org/toolbox

Tips for Saving Money

Building & Improving Your Credit Score

Personal Budget Management Tips

Managing Debt

How To Get a Loan

Retirement Planning Tips

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



NMLS# 409008
INSURED BY NCUA

