



## Best of Both Worlds: Shop and Earn!

Shop for everyday purchases with your Genisys Debit Mastercard to earn all the benefits of [Genius High-Yield Checking](#) at a rate of 5.25% APY\*, plus Debit Rewards. Earn nearly \$400 a year by making 10 or more debit card transactions of at least \$5 each month and enroll in eStatements.

\*Annual Percentage Yield designated as APY. Rate subject to change at any time. 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 5.25%APY. Balances over \$7,500 will earn .05%APY. The earned per year amount is calculated by a full year with a \$7,500 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.

## Be in the Loop!

Follow @genisyscu on all the social channels to stay in the loop of all our events, promotions, news, and even special contests for fun prizes!



## There's Still Time to Borrow!

Take advantage of the Genisys [Holiday Loan](#) to help you consolidate or get some needed cash without dipping into your savings. Choose from two rate and term options that meet your needs. Oh, and this isn't strictly to recover from holiday spending... whatever you need cash for! This loan will be packed away with your inflatable Santa on January 31, 2024.



## Move or Improve.

Quick and easy Home Loans from [Genisys Credit Union Mortgage](#) get you and your family the home you need. We offer loans for new construction, renovation, purchasing, and refinancing. You can also use your home's equity with a HELOC or fixed-rate home equity loan. Apply online or by phone today at 248-322-9800, ext 5.

## New Year, New Car!

Start the year off driving a new car with a competitive rate and hassle-free [Auto Loan](#) from Genisys. We lend for new or used vehicles and can even refinance your current loan from another lender. Terms up to 84 months are available.



## Invest the Easy Way!

[EasyVest](#)\* is another investment option that is funded and managed in online or mobile banking. You can easily build portfolios specifically tailored to your goals and circumstances. Once you are set up, track the progress, adjust or add contributions, and continue working towards new goals. Find EasyVest in the Main Menu of Online and Mobile Banking.

\*Non-deposit investment products are not NCUA / NCUSIF / FDIC or otherwise federally insured, are not guarantees or obligations of Genisys Credit Union and may involve investment risk including possible loss of principal. Genisys has contracted with Access Softek Advisory Services LLC ("Access Softek") to make non-deposit investment products available to you. DriveWealth LLC, a SEC registered broker-dealer and member FINRA/SIPC, holds the investment accounts. Investment Advisor Representatives are registered through Access Softek.

## 2024 Annual Membership Meeting

The results of the election of board members will be announced at the Annual Membership Meeting, which will be held at the Credit Union headquarters on March 27, 2024 at 5:30 pm. According to the bylaws, if only one person is nominated for each director's position, that person will be elected by acclamation. The Board of Directors Nominating Committee has submitted the following names of members to fill the three Board positions: James Campbell, Kim Turner, and Peter DeVita.

### James Campbell - Director

James Campbell is a graduate of Central Michigan University where he obtained his MBA and his B.A. in Accounting with a minor in Mathematics. He is currently the President of Schomer & Associates in Auburn Hills. Mr. Campbell was appointed by the Board of Directors to serve on the Supervisory Committee in December 2013 and was appointed to serve on the Board of Directors in August 2018 where he currently serves.

### Kim Turner - Director

Kim Turner holds a Bachelor of Arts in International Business from Alma College. A life-long Michigan resident, she currently serves as Product Strategy Director at Certinia, a business application software company. She brings over 25 years of experience in the software and IT services industries with an extensive background in product marketing and management. Ms. Turner was appointed by the Board of Directors to serve on the Supervisory Committee in January 2015 and was elected to serve on the Board of Directors in 2017 where she currently serves.

### Peter DeVita - Director

Peter DeVita retired from General Motors Truck Product Center where he was a Quality Network Representative. He has been a member of the credit union since 1979. Mr. DeVita served as a Supervisory Committee member from 1998 until 2005. He was then appointed to the Board of Directors where he currently serves.

## Save on Tax Filing in 2024 with Love My Credit Union Rewards

This tax season, you can now get the biggest savings on tax prep services and expert tax help. Plus, as a credit union member you can enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

**TurboTax** – Get a bigger discount this tax season with **savings of up to 20% on TurboTax** federal products. Hand off your taxes, get help from experts or file on your own – with TurboTax, America's #1 tax preparation provider.

**H&R Block** – Get expert tax help and the best-in-market **savings up to \$25 on H&R Block** professional tax prep. Get your taxes done by a tax pro in an office, via video, or by phone – with H&R Block, experience counts

**Scan the QR code** to get your discounts and enter to win!



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution  
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## Committed to *Community*

### Coats for the Cold

Gratitude as warm as the coats you donated! Thank you to all who contributed to the Oakland County Sheriff's Office Coats for the Cold program during November. 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 over 2,300 families!!



### Project Impact

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!



## Alerts, Security, and Account Management with our Apps!

To stay connected and manage your accounts anytime, be sure you have the [Genisys Mobile app](#), along with the Genisys Card Controls app. Set custom alerts for your Genisys cards, link all your Genisys accounts, deposit checks, add travel notes, and so much more. Our apps are convenient and give you added security. Download today!



## Holiday Closings

**Martin Luther King, Jr. Day** - Monday, January 15, 2024

**Presidents' Day** - Monday, February 19, 2024

