



Genius Checking + Debit Rewards = More for YOU!

Choose the checking account that makes the most sense without a ton of rules, Genius High-Yield Checking! Earn 6.75% APY* (that's a potential of nearly \$500 a year) plus Debit Rewards that can be redeemed for gift cards, travel and more. The only requirements are to enroll in eStatements and use your Genisys Debit Card 10 times a month on purchases of at least \$5. Easy, right?!

*Annual Percentage Yield designated as APY and 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 6.75%APY. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at the account balance amount of \$7,500. 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.

Ways to Stay Safe

eAlerts - Set up text or email alerts for checks clearing, balance thresholds and more in Online or Mobile Banking.

Card Controls - Manage when and how your debit and credit cards are used. Ability to turn your cards on and off for superb fraud protection. Download the app and use with Genisys Mobile Banking.

eStatements - A more secure way to receive your account statements delivered through (and enrolled) Online and Mobile Banking.



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!



2 Great Options!

Keep it simple with one of our great credit card options. Our Rewards Mastercard earns points that can be redeemed for gift cards, travel, and merchandise. Our Platinum Mastercard has a low fixed rate. Both cards have no annual fee or balance transfer fees. You can't go wrong with either card!



Celebrate the Season!

For post holiday recovery or even unplanned events, our Holiday Loan will be available through the end of January. We have two rate and term options to choose from. This is a great option for any reason, but this offer will end on January 31, 2026.



Treat Yourself!

You deserve your Auto Loan to be affordable and an easy process. At Genisys, we offer Auto Loans on new cars, used cars, or even refinancing a current loan from another institution – all in the interest of budget-friendly payments. Plus, ask us about our 90-day no payment and payment reset options!





Committed to
Community

Genisys Day of Caring

Our team of 580 employees came together for our annual Day of Caring, giving back in a big way! Partnering with 11 nonprofits to lend a hand across 17 locations in our communities, we: tackled hunger, removed invasive species and trash from our parks, rehabbed farmland for a dog sanctuary, refreshed common spaces for domestic violence survivors and their families, transitioned an educational farm to be winter ready, and provided lawn care for households of aging and disabled homeowners living independently.

Thank you to our nonprofit partners who helped make this day possible: the Food Bank of Eastern Michigan, Lighthouse of Michigan, Detroit Dog Rescue, Clarkston Family Farm, Turning Point Macomb, Interfaith Volunteer Caregivers, the Clinton River Watershed Council, Belleville Township, the City of Roseville, MN, and The Open Door, MN and to our dedicated team of volunteers!



Stay Fraud Free in 2026 (and forever)!

It's OK to be suspicious when it comes to texts, phone calls, or emails you get regarding your accounts. Did you know that texts that are completely unrelated to you, they may lead to fraud attempts if you reply, "wrong person"? If you ever receive a communication that seems off... don't feel bad about hanging up and calling us back or stop into your local branch. Report those "wrong" texts as junk and delete them.

Genisys employees or card security services will never ask you to verify the following information:

- Personal Information including; member number, date of birth, and social security number
- Full debit or credit card numbers or PIN
- Online/Mobile banking credentials
- A one-time verification code or link that was sent
- "Test" transactions that you did not complete as legitimate
- Send a staff member to your home for destroyed debit or credit cards

If you feel you've been compromised, change passwords for online/mobile banking and call us immediately.

Save Big on Tax Prep. Lock in your Discount Now! Plus, enter for a chance to win \$10K.

Genisys is excited to provide our members with access to exclusive offers on tax preparation and estate planning services. Plus, you can enter to win \$10,000 from Love My Credit Union® Rewards!

Intuit TurboTax

- SAVE 20% on online tax prep, with expert help if you need it
- Get your max refund up to 5 days before IRS delivery
- Log in or sign up to lock-in your member discount

H&R Block

- SAVE up to \$25
- File in-person, drop off or virtually at your local office
- Get your code and present it to your tax pro to lock in your discount

Trust & Will

- 25% OFF LIMITED TIME OFFER—any estate plan
- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Limited time offer available January 1 - 31, 2026



2026 Annual Meeting

The 2026 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 25, 2026 at 5:30pm.

Holiday Closings

Martin Luther King Jr. Day

Monday, January 19, 2026

Presidents' Day

Monday, February 16, 2026