

EARN MORE REWARDS

Holiday shopping is made easy with the Genisys Rewards Debit MasterCard®! It takes the hassle out of the busy holiday season by eliminating the need for cash or checks. When you swipe and sign at any business displaying the MasterCard® symbol, you can earn Genisys Rewards redeemable for travel, merchandise, gift cards and more. Plus, when you select "credit" at the register, you'll enjoy MasterCard® zero-liability protection which protects you against fraudulent charges.



The Genisys Rewards Debit MasterCard® works just like a credit card, except the money comes directly from your checking account. It can also be used at any

ATM worldwide and is FREE to use at any Genisys Credit Union owned ATM.

What are you waiting for? Get all of your holiday shopping done at once with your Genisys Rewards Debit MasterCard®!

Don't have one? Visit www.genisyscu.org to fill out the Debit MasterCard® Request Form today.

HOLIDAY LOANS ARE HERE!

The most wonderful time of the year calls for the most wonderful loan of the year! 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 at www.genisyscu.org, visit your local branch or call a Financial Services Representative at (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.



PLANNING FOR THE HOLIDAYS



The holidays always seem to be just around the corner. It won't be long before families are exchanging presents. Holidays and gifts can take a big bite out of your budget so plan ahead to keep your budget under control.

The following are suggestions to help your holiday budget:

- Shop early for gifts
- Make your own gifts
- Don't be a "One gift for you...one gift for me" shopper!
- Use layaway plans if possible
- If you have a large family, consider drawing names to exchange gifts
- Shop your local craft fairs and shows for specialty items
- Family members would appreciate IOUs to help with chores
- Fill stockings with inexpensive items

Don't forget to plan ahead for expenses such as holiday decorations, special candies, baking supplies (especially if baking for gifts), increased utility bills, food consumption and wrapping paper. These expenses are rarely considered and can really add up fast.

Need help with a holiday budget? As a member of Genisys Credit Union, you can take advantage of the **Accel** program, a **free** financial education and counseling program. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.



Congratulations to **Kris Otto!** She is our **Summer Vacation Photo Sweepstakes** winner and has won a **\$50 Visa® gift card** for sharing a photo of her summer vacation that Genisys helped her finance. Thanks to everyone who participated!

You could be the next winner! Make sure you follow [genisyscu](https://www.facebook.com/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. Additional information can be found on our [Facebook & Twitter](https://www.facebook.com/genisyscu) page at www.genisyscu.org.

News Brief

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

Monday, Nov. 11 – Veterans Day

Thursday, Nov. 28 – Thanksgiving Day

Sam's Club will be visiting Michigan branches in December. Contact your local branch for dates and times.

GIVE YOURSELF THE GIFT OF A VISA® PLATINUM CARD



Holiday expenses can add up quickly. Save money when you use your Genisys Visa® Platinum credit card this season to buy gifts, decorations, refreshments and more! With a low interest rate and no fee balance transfers, you'll start saving right away.

Don't have one? Make sure a Genisys Visa® Platinum credit card is on your list this year by applying for one today! Download an application at www.genisyscu.org, call a Financial Services Representative at (800) 521-8440, ext. 5, or visit your local branch to get started.

MasterCard® MARKETPLACE



Genisys members can receive discounts to thousands of retailers with MasterCard® MarketPlace. Just for being a Genisys Rewards Debit MasterCard® holder, you can enjoy savings up to 20% off big name brands and find offers based on the preferences you create.

Click on the **Deals & Discounts** button at www.genisyscu.org to enroll today!

Making a Difference



Genisys sponsored the Brooksie Way Half Marathon and 5k in Oakland County this year. The Brooksie Way races began to promote Oakland

County and

encourage people to become more physically active. Race proceeds support programs that encourage healthy and active lifestyles. This year, more than 90 Genisys Credit Union employees and their families participated in the races.



Genisys sponsored the 21st Annual Marysville Art in the Park. This weekend event was a time where families could get together and enjoy live entertainment, view the works of

local artists and take part in creating their own works of art at the future artist area.



eALERTS



Tired of logging into your account to see if a bill was paid? Afraid you'll forget an important date? Wish you had a way of knowing when your account was overdrawn? Stay in the know while on the go with eAlerts! Sign up today, and take the guesswork out of banking.

eAlerts is a convenient and FREE service to all members using Online or Mobile Banking, notifying you as your account changes throughout the day. Alerts can be delivered to any email address and/or by text message.

Available eAlerts include balance alerts, check cleared alerts, ACH withdrawal or deposit alerts, ATM or Debit card transaction alerts, plus all the personal alerts you'd like to add.

- **Balance Alerts** – Set up an alert to be notified when your deposit or loan account balance falls below or goes above a certain amount. This is helpful to avoid NSF/CP fees for insufficient funds items and debit card declines.
- **ACH Payroll Credits** – Set up an alert so you know when your direct deposit comes in.
- **Debit Card Transactions** – Sends an alert when your card is used for a purchase and when the purchase clears the account. It's helpful to know where your card is being used so you can catch fraud or unauthorized purchases right away.

To sign up for eAlerts, visit www.genisyscu.org, log into Online Banking and click the **eNotices** button at the top. Then just click on Create New Account Alert to select which eAlerts you want to receive.

HAVE YOU HEARD OF RANSOMWARE?

Ransomware is another kind of malware/virus that fraudsters attempt to install on your computer so they can lock it from a remote location. It generates a pop-up window, webpage, or email warning from what looks like an official authority. It explains that your computer has been locked because of possible illegal activities on it and demands payment before you can access your files and programs again.

To avoid becoming a victim, take the following preventive measures:

- Refrain from opening unexpected and spam emails
- Don't click on suspicious email links
- Browse the web cautiously and don't click on or submit any information to unknown sites
- Maintain up-to-date antivirus and computer software
- Keep your firewall on and regularly back-up your data

Remember! If it looks too good to be true or you're asked to act quickly, it may be a scam.

