



Great Car! Great Rates!



Genisys has great low rates on Auto Loans with a variety of terms. Whether you're shopping for a new or used auto loan or you'd like to refinance a vehicle loan that you have with another lender, we have a loan that fits your lifestyle and your budget.

Apply online at www.genisyscu.org, visit your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5.



Scan code with your
Smart phone to see our
latest rates!

Access your Checking Account, Anytime & Anywhere

Genisys offers totally free checking that's loaded with additional benefits to fit every lifestyle.

- **FREE Genisys Rewards Debit MasterCard®** – Earn points on everyday purchases redeemable for travel, merchandise or gift cards
- **Mobile/Text Banking** – Access your account via text or mobile apps for Android and iPhone
- **Online Deposit & eAlerts** – Deposit checks at home & receive personalized account transaction alerts
- **FREE Online Bill Payment with FREE eStatements** – Automate your payments to save time and money
- **Over 30,000 Surcharge-Free ATMs** – Get cash fast with no fees at locations nationwide including most 7-Eleven stores
- **Personal Line of Credit** – Guard yourself and your money with overdraft protection (credit qualification required)



Let Genisys help customize your finances. Sign up for any of these enhancements at www.genisyscu.org, and have the convenience of taking your checking account with you on the go.

Online Bill Payment & eStatements: Save Money & a Tree

Looking for ways to cut costs? Save money by signing up for FREE unlimited Online Bill Payment with FREE eStatements. Not only will you save money on postage, envelopes and checks, but you'll be saving a tree too!

Genisys Online Bill Payment also greatly reduces the amount of time you spend paying bills and is free if enrolled in eStatements. Enjoy these benefits:

- Pay almost anyone. Set up an unlimited number of merchants.
- Fixed amounts can be set up for weekly, monthly, quarterly, semi-annual or annual automatic payments.
- Varying amounts can be paid at the click of a button.
- Payments may be scheduled up to a year in advance.
- Scheduled payments can be reviewed or changed up to the day before the scheduled send date.

To sign up for eStatements and Online Bill Payment, visit www.genisyscu.org, log into Online Banking and select either **“eStatements”** or **“Online Bill Payment.”**



Final Chance: File Your Taxes For FREE

Tax season is coming to an end! As a Genisys Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition or save as much as 40% on other online versions. Receive your biggest tax refund possible in as few as 8 days when you e-file and use direct deposit.



TurboTax is the most trusted brand of tax software in America and walks you step-by-step through your tax return. It's specially designed for people new to tax preparation and provides professional guidance as needed.

Get started today by clicking on the **“Discounts & Promotions”** section at www.genisyscu.org.

Spring Shopping at



Spring is here, which means shopping opportunities for Mother's Day, Father's Day, graduation, weddings and more. Genisys and Invest in America can help you save with your gift-giving at [LoveMyCreditUnion.org](http://www.genisyscu.org).

- **Shop America** – Receive cash back at over 1200 Online retailers. So whether you're looking to do your online shopping with Target, Macy's, Best Buy, FTD, Apple or hundreds of other stores, you get cash back for every purchase.
- **DIRECTV** – Credit Union members can save an extra \$160 with exclusive package offers, free channels and free upgrades.
- **Dell** – Members are guaranteed the lowest price Dell offers on all electronic needs with savings up to 30%! Plus, get exclusive 10% savings on select Dell Touch systems. Join the Dell Advantage program and get 5% back with a Dell promo eGift Card and upgrade to 2nd business day shipping for free.

Visit the Invest in America website at [LoveMyCreditUnion.org](http://www.genisyscu.org) where you can check out the latest offers and start saving today!

Request a FREE Credit Report

It's important to understand the information in your credit report to protect yourself from fraud or identity theft. You can order one FREE credit report from all three major credit bureaus per year. It's a good idea to spread these requests out so you can monitor your activity continuously throughout the year.



To obtain your free copy, visit www.annualcreditreport.com, call 877-322-8228 or write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. As a member benefit, you can also take advantage of the **Accel FREE** financial education and counseling program. Once you get your report, an Accel counselor can help you understand how to read the report, show you how to dispute inaccurate information and discuss credit scoring. To use this service, simply call 877-33ACCEL (332-2235) or visit them online at www.accelservices.org.

News Brief

April is Credit Union Youth Month! – Is your child or grandchild a Savings Sleuth? Each time they 'stache cash into their account during April, they'll be entered into a drawing to WIN a mystery prize! A clue will be posted on our youth websites each week. See if they can solve the mystery before a lucky winner is drawn on May 6, 2013.

Plus, **National Credit Union Youth Week is April 22-27, 2013**. Stop in and see us to pick up your own FREE mustache whistle to complete your Savings Sleuth look! Don't have a youth account? Open one today to participate in our Savings Sleuth contest! *No purchase necessary.



Genisys Rewards

Being a Genisys member has its rewards. Every time you use your Genisys Rewards Debit MasterCard® by signing for transactions, you'll earn points (one point for every \$2 spent) redeemable for travel, merchandise, gift cards and much more.

Scan our QR Code or visit the Genisys Rewards website at www.genisyscu.org to view your point totals, shop our Rewards online catalog, redeem points and for more information.



Don't have a card? Open a Genisys checking account and Genisys Rewards Debit MasterCard® today to start earning the rewards you deserve. You can apply by visiting www.genisyscu.org, contacting your local branch or by calling (248) 322-9800 or (800) 521-8440, ext. 5.



Congratulations to Carly Warden! She has won **2 Movie Tickets & a \$20 Movie Theatre Gift Card** for telling us what she loves about being a Genisys CU member during February.

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.

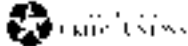
Follow us today! Check out our **Facebook & Twitter** page at www.genisyscu.org under **Genisys News**.



Genisys was the presenting sponsor for the Waterford College and Financial Aid Night, held at Waterford Mott High School. Over 800 people attended the seminar, which provided an opportunity for parents and students to meet with over 30 colleges, trade schools, military representatives, and more.



Genisys was the premier sponsor and donated over \$30,000 to OLHSA's Walk for Warmth fundraiser, held at Great Lakes Crossing in Auburn Hills, MI. Walk for Warmth raises money to assist families facing utility shut-off during the cold winter months. Over 1,000 walkers attended the event, including Genisys employees and families.



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
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Where you come first.