



Building Credit Step by Step

At some point in your life, you may experience the need to establish or re-build your credit. To make what may seem like a daunting task easier, here are some do's and don'ts provided by the National Foundation for Credit Counseling (NFCC) that consumers should follow that will make the road to credit much smoother.



- **Do** obtain a free copy of your credit report from www.annualcreditreport.com. This is particularly useful if you are trying to rebuild your credit.
- **Do** open checking and savings accounts. Even though this activity is usually not reported to the credit bureaus, lenders may inquire about the presence of such accounts on credit applications.
- **Don't** apply for too much credit at once. This can appear as though you're desperate for credit and perhaps make lenders less inclined to extend credit to you.
- **Do** apply for a variety of credit types. Credit scoring models value having different types of credit. Therefore, having some revolving accounts (typically credit cards) and some installment fixed payment loans (such as a car payment) can improve your score.
- **Do** research the type of card that is right for you. Each issuer has different lending standards (yes, a credit card is a loan), so you'll only want to apply for cards from those whose lending profile you fit.

Genisys Credit Union members have Free access to the Accel Member Assistance Program. This program provides you with financial education and counseling services. Accel counselors are available Monday through Thursday 8 a.m. to 9 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Get Free Turbo Tax Online

Prepare, Print and E-file FREE with TurboTax Federal Free Edition and Get Your Maximum Refund Guaranteed!

As a Genisys® Credit Union member you can file your simple return FREE with TurboTax Federal Free Edition and get your biggest tax refund possible in as few as 8 days when you e-file and use direct deposit. Get started now FREE!



TurboTax makes it easy to get more money in your pocket at tax time:

- Special guidance for first time users. TurboTax walks you step-by-step through your entire tax return with guidance designed specially for people new to tax software.
- All the help you need. If you have questions TurboTax makes it easy to get all the answers.
- Maximum refund guaranteed or your money back. TurboTax is the most trusted brand of tax software in America and can help you make this your easiest tax year yet.

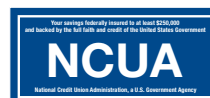
Start your return today FREE! Go to: www.genisyscu.org and find the link under Quick Links/Discounts & Promos.

Are you planning for your future?

An IRA is a great way to plan for the future and Genisys® Credit Union offers a full range of IRA programs to meet your needs. Choose from Traditional or Roth IRAs, or a Coverdell Education Savings Account all with a variety of investment options. You can make your full allowable yearly contribution in one lump sum or choose to make regular deposits throughout the year.



When you invest in an IRA at Genisys you can rest easy knowing your funds are insured up to \$250,000 by the National Credit Union Association (NCUA). Another benefit of IRAs is that you can save on taxes. We recommend that you consult with a tax advisor regarding your IRA eligibility. Start now and watch your savings grow! Visit a local branch or call a Financial Service Representative at 248-322-9800 or 800-521-8440 ext. 2 to find out more about our IRA options.



<http://www.genisyscu.org>
WEB WISE

Open New Accounts in Online Banking

Genisys® Credit Union's Online Banking offers more than just 24 hour access to your account information. You can also open up additional accounts like Savings Certificates, Money Markets or secondary savings accounts online in just a few simple steps.

You can also renew a Savings Certificate account quickly and easily. You can opt to change the term or renew it for the same term. Using Online Banking is the simple way to take care of these requests because you can do it from the comfort of your home or office any time of day or night.

Visit www.genisyscu.org and sign into Online Banking. Then select the option you want from the Account

Function drop down menu. Just complete the information on a few screens and submit your request. Your new account will be opened immediately and you will see it listed under your account summary.



News Briefs

Holiday Closings

All branches and Genisys® Credit Union Headquarters will be closed:

President's Day – Monday, February 15, 2010

PO Box Change

Genisys® Credit Union will be consolidating its P.O. Boxes. Please note that P.O. Box 7092, Troy, MI will be closed. If you use that address to mail to the credit union, be sure to start using P.O. Box 436034 Pontiac, MI 48343-6034.

Surcharge Free ATM Locator

Genisys® Credit Union participates in the surcharge-free Co-op National ATM Network. With this convenient service, you'll have free access to over 28,000 ATMs throughout the United States. After all, it is your money, why pay to get access to it.

You can find a Co-op National Network ATM near you or anywhere in the country by using our Web site ATM locator tool. Just click on the green ATM/Branch Locator button on

the right hand side of our homepage to access the locator. To find locations, just type in a city/state or zip code and you will get a listing of ATMs in the area.



Community Corner



Community leaders and volunteers from several cities assist Santa with the ribbon-cutting on December 5, 2009 in Pontiac, MI which signals the start of the Holiday Extravaganza Parade.

Genisys and Buffalo Wild Wings co-sponsored an entry in the Rochester, MI Hometown Christmas Parade on December 6, 2009. This is one of several projects that the two businesses collaborate together on throughout the year.



Congratulations to Tina Erdmann! She was the winner of our first Facebook Photo Contest in November and won a \$100 gas card. Watch for upcoming promotions on Facebook and Twitter!



Genisys® Credit Union is now on Facebook and Twitter! Find out about our latest promotions and how we are involved in your community. Don't have an account?

Check out www.facebook.com/genisyscu and www.twitter.com/genisyscu to sign up for your free account today.

GENISYS
CREDIT UNION



AMERICA'S
CREDIT UNIONS



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

Where you come first.