



New and Used Autos

Buying a bigger vehicle this year or just want to make your payments more manageable? Genisys can help with our flexible terms and competitive rates.

- **New and Used Autos** – As low as **3.49% APR*** for up to 60 months.
- **Refinancing** – Bring your high rate auto loan from another financial institution to Genisys and save money.
- **Lease Buyouts** – Take advantage of our great rates and finance your expiring lease vehicle through Genisys.

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

* Rates subject to change at any time. Rates and terms may vary depending upon credit qualifications, age of collateral, payment protection package, or AutoPay from checking or savings account.



Turbo Tax Online Discount

Tax season is just around the corner. Get an early start for FREE! As a Genisys Credit Union member, you can file your simple return FREE with TurboTax Federal Free Edition. Receive your biggest tax refund possible in as few as 8 days when you e-file and use direct deposit.



Get started today by clicking on the Discounts & Promos section at www.genisyscu.org.

Free Financial planning consultation

It's a new year and time to invest in your future. Whether your life has changed due to a new job, a new car or even a new baby, we have the experts who can sit down with you to personally review your options and map out a financial plan that works for you. We provide a free initial consultation to discuss issues related to you and your family's unique financial situation:

- Inheritance and Retirement Planning
- Education Investments
- Asset Protection
- And Much More...

Contact your local branch to learn more about the specific types of investment options offered through our Certified Investment Representatives!

Surcharge-Free ATM Locator

Need cash in a hurry but don't want to pay a fee? Now you can access your Genisys account on the go with over 28,000 surcharge-free ATMs including over 5,500 7-Eleven stores. Search locations online or obtain via text messaging. Visit the CO-OP Financial Services website at www.co-opfs.org for more information or search for locations using the ATM locator at www.genisyscu.org.



Safeguard your home and auto for less

Are you looking to maximize your credit union benefits through discounts on home and auto insurance? Genisys Credit Union has partnered with a number of leading insurance agencies to provide you with options and rates.



Whether you are looking for lower rates, or you want to make sure you are properly protected, check out our insurance options for a complimentary, no obligation policy analysis and rate proposal today! Contact your local branch, a Financial Service Representative at 800-521-8440, ext. 5 or visit the insurance page at www.genisyscu.org.

Insurance products offered through insurance providers are not deposits/obligations of Genisys Credit Union, not protected by the National Credit Union Administration, and not guaranteed by Genisys Credit Union.

Managing Your Expenses

Take ownership of your expenses with BudgetSmart. It's a FREE, easy-to-use software tool available to members to help manage your money more effectively. Determine how much of your funds you want to spend, track your progress, learn how to make adjustments and see how a major purchase or change in income would impact your budget.

BudgetSmart

Check out the **Accel Money Management Assistance** link under the **My Genisys** tab at www.genisyscu.org to start building your budget today.

Flexible Options For Saving

If you want an investment option that provides security along with the flexibility to manage your money, a Genisys Flex Certificate is the way to go. Add money anytime, bump up the rate if rates rise and make withdrawals penalty free. With minimum deposits as low as \$100, there are options for every income.



Pick the 12 month Flex Certificate and start earning money while you save. Open one through Online Banking or visit your local branch today!

Mail Fraud Prevention

Tax season attracts an increase in fraud and mail theft. With employers issuing W2's and businesses sending out interest statements, your personal information is at risk. Be mindful this year and take the following precautions:

- Ask your employer when they will be mailing out their W2 forms.
- Verify they have the correct address on file.
- Pick up your mail daily, and place all tax information together in a safe place.
- If you plan to be gone, make sure you place a hold on your mail.

If you believe that your identity has been compromised, contact us to place an alert on your account. You will also want to contact the three reporting agencies (Experian, Transunion & Equifax) to have them place a fraud alert on your credit report. That way if someone tries to apply for credit in your name, you'll be notified.

News Briefs

All branches and Genisys Headquarters will be closed:
Monday, February 21, 2011 – Presidents' Day

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

Open Accounts Online

Organize your finances by renewing your Certificates or opening additional accounts such as a You Name It Savings, Holiday Savings or Money Market account from the convenience of your home or office. All you have to do is click on the Account Functions tab after signing into your account through Online Banking. It's that easy.

Have a family member who doesn't have an account at Genisys? Tell them to join today by visiting our website at www.genisyscu.org and filling out the Share Savings Application from the privacy of their own home.

Community Corner

The New Year is upon us and with that comes new opportunities. In 2010, Genisys sponsored over 320 events and logged over 4,100 community service hours. Genisys would like to invite our members to join us at our community events to help us serve our community. Watch for details on upcoming community events, which will be listed on our website. If you would like to join us at a community event, please contact your branch.



Holiday Jingle Contest

Congratulations to Erica Brehmer! She is the winner of our Holiday Jingle Twitter Contest and has won a \$50 VISA® gift card.



You could be the next winner!

Follow genisyscu on Facebook and Twitter for contests, promotions and other helpful information.

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.