



## Get ready for Summer with the Summer Loan

Genisys Credit Union's Summer Loan Special is here to make your summertime plans just a little cooler. Whether it's taking a vacation your family has been dreaming of, or that outdoor project you've put off, Genisys Credit Union has the loan for you.

Right now we are offering a rate as low as 7.75% APR on loans up to \$5,000 for a term up to 48 months\*. You can apply online at [www.genisyscu.org](http://www.genisyscu.org), at one of our branches or call a Financial

Services Representative at 248-322-9800 or 800-521-8440, ext. 2 to request an application. Apply today, and get started on your best summer ever!



\*Rate is determined at time of application based on credit experience. Minimum credit rating required to qualify for these loans.

## Fulfill your dreams with a Mortgage from Genisys

Home. Nothing else sounds as welcoming, and nothing else feels as safe and secure.

We can help you purchase a new home or refinance your current home. The Genisys mortgage program offers:

- Great rates and low fees
- Loans for new purchases or refinances



And with the enhancements to our mortgage program, you can complete the entire application process (except for closing) online or by telephone!

### Start Now

To apply for a mortgage:

- For a property in Michigan – Call the Mortgage Call Center at 248-858-8347, ext. 2117
- For a property outside of Michigan
  - o Call 800.521.8440, ext. 1125 or call our Member Service Call Center at 800.521.8440, ext. 2.
  - o Apply online at [www.genisyscu.org](http://www.genisyscu.org)

## Have you checked your Credit Report lately?

When was the last time you saw a copy of your credit report? If it's been more than one year, then it's probably time to take another look.

Under a new federal law, consumers can now order a free credit report from all three of the major credit bureaus – Experian, Equifax, and Trans Union. Through a program set up by the Federal Trade Commission, you can obtain a free copy of each report once a year. If you prefer to do it online, go to [annualcreditreport.com](http://annualcreditreport.com). You can also order your free report by phone by calling toll free 1-877-322-8228 or by writing: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three reports at one time or stagger your order over time.

Once you get your report, an Accel counselor is available to review the report with you. They will help you understand how to read the report, show you how to dispute inaccurate information, and discuss credit scoring.



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 service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org).

## MasterCard® City Experience Sweepstakes

When you use your Genisys Rewards Debit MasterCard® between May 15, 2010 and June 30, 2010 you will automatically be entered for a chance to win a trip for 4 to New York City.\* The grand prize package provided by MasterCard® includes tickets to a Major League Baseball game, a night of jazz at Dizzy's Club Coca Cola courtesy of Jazz at Lincoln Center, a \$1,000 Saks Fifth Avenue gift card, and more.

Every time you sign for a transaction using your Debit MasterCard® during the promotional period, you automatically get an entry into the sweepstakes.

\* No purchase necessary. Void where prohibited. PIN-based & International transactions not eligible. Starts 5/15/10. Ends 6/30/10. Restrictions apply. Visit [www.priceless.com/nyc](http://www.priceless.com/nyc) for Official Rules and complete details. MasterCard®, the MasterCard® Brand Mark, and PRICELESS are registered trademarks of MasterCard® International Incorporated.

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

## ATM/Branch Locator

It's easy to find a surcharge-free ATM or a Shared Branch location anywhere in the United States. Our easy to use locator can be accessed from our homepage. Search for locations by entering a city and state or a zip code and get a list of available locations within a designated distance. Genisys Credit Union participates in the CO-OP ATM Network which provides nearly 28,000 surcharge-free ATMS nationwide.

## Genisys rated 5 stars again!

Genisys Credit Union is a financially sound institution with a strong reputation for protecting every member's financial interests. Genisys is also highly rated. We recently received another 5 star rating for 2010 from Bauer Financial for safety and soundness of our overall finances.



## Youth Savings Clubs for all ages

Genisys Credit Union has three great programs for everyone from birth through 17 years old. Take a look at our youth programs online or ask for more information at one of our branches.



Ages 0-7  
[www.moolamoola.org](http://www.moolamoola.org)



Ages 8-12  
[www.youthinvestors.org](http://www.youthinvestors.org)



Ages 13-17  
[www.teenadvantage.org](http://www.teenadvantage.org)

## News Briefs

### Holiday Closings

All branches and the Auburn Hills headquarters will be closed **Memorial Day • Monday, May 31, 2010**

### Blue Bell, PA branch has moved

The new branch is conveniently located at 1510 Dekalb Pike, Suite A-9, Blue Bell, PA 19422 in the Whippain Shopping Center. The new phone number is 610-272-4900.

**Liberty Insurance** is coming to all Michigan Genisys branches this month. Check with your local branch for dates and times.

## Debit MasterCard® International access

If you are planning to travel internationally and want to use your Genisys Debit MasterCard®, please contact the Credit Union prior to your departure. We will place a Travel Notification on your card alerting our fraud monitoring center of the intended travel.

International transactions also have certain restrictions to help deter fraud. If you plan to travel outside of the United States and would like to be able to use your card for signature based transactions, please let us know what countries you plan to visit so that we can remove the restrictions only for those specific countries.

Please contact a Financial Service Representative at 248-322-9800 or 800-521-8440, ext. 2 and let them know the dates you will need access to your Debit MasterCard® outside of the United States.

## Community Corner

Genisys sponsored the Huron Valley Egg Hunt on March 27, 2010 in Highland, MI. Children were able to get their photo taken with the Easter bunny, hunt for eggs and have their faces painted.



Shawnee Elementary students get their picture taken with the Easter bunny at the Genisys sponsored Hippity Hop Trail on March 27, 2010 in Macomb Township, MI. Over 550 people came out to partake in the Spring festivities.



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](http://www.facebook.com/genisyscu) and [www.twitter.com/genisyscu](http://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

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*Where you come first.*