







, I: H L Q L W L H D W E L W U H Z L L R B V K R I X Q Z U L V D A R J X O D N V R Q Z G G U R H V Q H R X P D A R E W O D E R S R W K H J E L R W O D W L U  
W K H V H I R U X P V D V Z H O O D V D G L W L R Q D O L Q I R U P D W L R Q D E R X W L Q L W L D W L Q J D Q D U E L W U D W

\$ P H U L F D Q \$ U E L W U D W L R Q \$ V V R F L D W L R Q  
W R U H O  
Z Z Z D G U R U J

- \$ 0 6  
W R U H O H

Z Z Z M D P V D G U F R P

7 K H D U E L W U D W L R Q V K D O O E H F R Q G X F W H G L Q W K H V D P H F L W \ D V W K H 8 6 ' L V W U L F W & R X U W  
O R F D W L R Q L Q Z U L W L Q J

**Administration of Arbitration.** The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years of experience or a retired or former judge selected in accordance with the rules of the arbitration forum. The arbitrator shall follow procedures and rules of the arbitration forum in effect on the date the arbitration is filed unless those rules and procedures are inconsistent with this arbitration provision, in which case this arbitration provision will prevail. Those provisions and rules may limit the discovery available to You or Us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or by us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. You or we may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing. At Your or Our request, the Arbitrator shall issue a written, reasoned decision following applicable law and relief granted must be relief that could be granted by the court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

**Costs.** The party initiating the arbitration shall pay the initial filing fee. If You file the arbitration and an award is rendered in Your favor, We will reimburse You for Your filing fee. If there is a hearing, We will pay the fees and costs of the arbitration for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, We will advance or reimburse filing and other fees if the arbitrator rules that You cannot afford to pay them or finds other good cause for requiring Us to do so, or if you ask us in writing and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

**Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies, except in an action by US against You that has been initiated by Us to collect funds that you may owe to Us.

**Arbitration Award.** The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

**Governing Law.** You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the State of Michigan shall apply.

**Severability, Survival.** These arbitration provisions shall survive (a) termination or changes to Your accounts or any related services; (b) the bankruptcy of any party; and (c) the transfer or assignment of your Accounts or any related services. If any portion of this Resolution of Disputes by Arbitration provision is deemed invalid or unenforceable, the remainder of this Resolution of Disputes by Arbitration provision shall remain in force. No portion of this Resolution of Disputes by Arbitration provision may be amended, severed, or waived absent a written agreement between You and Us.

**Applicability.** Arbitration will not apply to Your Account as long as You are an active duty Service Member.

**Right to Reject this Resolution of Disputes by Arbitration provision. YOU MAY CHOOSE TO REJECT THIS RESOLUTION OF DISPUTES BY ARBITRATION PROVISION BY SENDING US WRITTEN NOTICE AS DESCRIBED BELOW:**

**Agreement to the Resolution of Disputes by Arbitration provision:**

- 1. If you agree to be bound by the above Resolution of Disputes by Arbitration provision, then no action is needed on your part.
- 2. If you take no action, then effective immediately your Accounts will be bound by this Resolution of Disputes by Arbitration provision.

**Rejection of the Resolution of Disputes by Arbitration provision:**

1. If you do not agree to be bound by this Resolution of Disputes by Arbitration provision, you must send us written notice that you reject the Resolution of Disputes by Arbitration provision within 30 days of account opening or within 30 days of receiving this notice, whichever is sooner, including the following information:

- a. Your written notice must include: your name, as listed on your account, your account number, and a statement that you reject the Resolution of Disputes by Arbitration provision, and;
- b. You must send Your written notice to Us at the following address:

Genisys Credit Union  
Attn: Account Services  
2100 Executive Hills Blvd.  
Auburn Hills, MI 48326



**TRUTH IN SAVINGS DISCLOSURE**

|   | Basic Checking (S11)<br>Opportunity Checking (S14) | Genius Checking (S16) Genius Opportunity Checking (S14 with opt in)   | Interest Checking  | Jumbo High Yield Money Market   | High Yield Money Market                            | College Rewards Money Market                     |
|---|--|---|--|---|--|--|
| <b>Rate Information</b>                             |  |   |  |   |  |  |
| Dividend Rate (as determined by board of directors) | No dividends are paid on this account              | May change monthly  | May change monthly   | May change monthly  | May change monthly                                 | May change monthly                               |
| Annual Percentage Yield                             | N/A  | A minimum balance may be required to earn dividends. See "Minimum Balance Requirements" below. See current rate sheet for current Annual Percentage Yield paid on accounts and tiers. |  |   |  |  |
| <b>Compounding &amp; Crediting (1)</b>              |  |   |  |   |  |  |
| Frequency   | N/A  | Monthly   | Monthly  | Monthly   | Monthly  | Monthly  |
| Dividend Period                                     | N/A  | Monthly   | Monthly  | Monthly   | Monthly  | Monthly  |
| Beginning Date-First Dividend Period                | N/A  | January 1   | January 1  | January 1   | January 1  | January 1  |
| Ending Date - First Dividend Period                 | N/A  | January 31  | January 31   | January 31  | January 31   | January 31                                       |
| All Other Dividend Period                           | N/A  | Follow same pattern of dates as previous periods (monthly)  |  |   |  |  |
| Dividend Declaration Date                           | N/A  | Last day of dividend period   |  |   |  |  |
| <b>Minimum Balance Requirements</b>                 |  |   |  |   |  |  |
| Initial Deposit to Open Account                     | \$5.00   | \$5.00  | \$1,500.00   | \$250,000.00  | \$2,500.00   | \$100.00   |
| Balance Requirements                                | N/A  | No minimum balance required   | Minimum Daily Balance of \$1,500.00 required to avoid fall below fee and to earn dividends | Minimum Daily Balance \$250,000.00 to earn dividends  | Minimum Daily Balance \$2,500.00 to earn dividends | Minimum Daily Balance \$100.00 to earn dividends |
| Daily Balance Computation Method                    | N/A  | A periodic rate is applied to the balance in the account each day   |  |   |  |  |
| Accrual of Dividends on Non-cash Deposits (Checks)  | N/A  | Dividends begin to accrue on the business day you place non-cash items into your account  |  |   |  |  |
| Transaction Limitations (2)                         | N/A  | N/A   | N/A  | Six electronic withdrawals or transfers   | Six electronic withdrawals or transfers            | Six electronic withdrawals or transfers          |
| Minimum Service Requirements (3)                    | N/A  | See below (4)   | N/A  | N/A   | N/A  | See below (3)                                    |
| Fees  | See separate Fee Schedule                          | See separate Fee Schedule   | See separate Fee Schedule  | Fee will be assessed for each transaction over the six permitted per month (2). See separate Fee Schedule |  |  |

(1) Compounding and Crediting: If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

(2) There may be Transaction Limitations for designated accounts: During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union. The following transfers or withdrawals do not count toward the six transfer limitation: payment transfers to a Genisys Credit Union loan; withdrawals or transfers between your accounts with Genisys Credit Union when made by mail, messenger, ATM or in person; withdrawals made by telephone for a check to be mailed to you.

(3) College Rewards Money Market Minimum Service Requirements: Account holder must be between ages 17 and 24; have an active Genisys checking account; and be enrolled in eStatements. At age 25, the account will convert into a High Yield Money Market Account and the \$2,500 minimum balance requirement will apply.

(4) Genius/Genius Opportunity Checking: The daily dividend rate will be paid on all checking account balances up to \$7,500 with a minimum of 10 Genisys debit card purchases of \$5 or more which must post to your Genius Checking Account. You must be enrolled in e-Statements.



**TRUTH IN SAVINGS DISCLOSURE**

|   | Share Savings, "You Name It" Savings,  | Youth Savings          | Holiday Savings           | Health Savings Checking Account | IRA Money Market                                   | IRA Savings - Traditional, Roth, Coverdell Education |
|---|--|------------------------|---------------------------|---------------------------------|--|--|
| <b>Rate Information</b>                             |  |                        |                           |                                 |  |  |
| Dividend Rate (as determined by board of directors) | May change quarterly   | May change monthly     | May change quarterly      | May change monthly              | May change monthly                                 | May change monthly                                   |
| Annual Percentage Yield                             | See current Rate Sheet   | See current Rate Sheet | See current Rate Sheet    | See current Rate Sheet          | See current Rate Sheet                             | See current Rate Sheet                               |
| <b>Compounding &amp; Crediting (1)</b>              |  |                        |                           |                                 |  |  |
| Frequency   | Quarterly  | Monthly                | Quarterly                 | Monthly                         | Monthly  | Quarterly  |
| Dividend Period                                     | Quarterly  | Monthly                | Quarterly                 | Monthly                         | Monthly  | Quarterly  |
| Beginning Date - First Dividend Period              | January 1  | January 1              | January 1                 | January 1                       | January 1  | January 1  |
| Ending Date - First Dividend Period                 | March 31   | January 31             | March 31                  | January 31                      | January 31   | March 31   |
| All Other Dividend Period                           | Follow same pattern of dates as previous periods (quarterly or monthly)                  |                        |                           |                                 |  |  |
| Dividend Declaration Date                           | Last day of dividend period  |                        |                           |                                 |  |  |
| <b>Minimum Balance Requirements</b>                 |  |                        |                           |                                 |  |  |
| Initial Deposit to Open Account                     | N/A  | N/A                    | N/A                       | N/A                             | \$2,500.00   | N/A  |
| Balance Requirements                                | N/A  | N/A                    | N/A                       | N/A                             | Minimum Daily Balance \$2,500.00 to earn dividends | N/A  |
| Daily Balance Computation Method                    | A periodic rate is applied to the balance in the account each day                        |                        |                           |                                 |  |  |
| Accrual of Dividends on Non-cash Deposits (checks)  | Dividends begin to accrue on the business day you place non-cash items into your account |                        |                           |                                 |  |  |
| Transaction Limitations (2)                         | Six Electronic withdrawals or transfers  |                        |                           | N/A                             | Six electronic withdrawals or transfers            |  |
| Minimum Service Requirements (3)                    | N/A  | See Below (3)          | N/A                       | N/A                             | N/A  | N/A  |
| Fees  | N/A  | N/A                    | See separate Fee Schedule | See separate Fee Schedule       | N/A  | N/A  |

(1) Compounding and Crediting: If you choose to close your account before dividends are paid, you will not receive the accrued dividends for the dividend period.

(2) There may be Transaction Limitations for designated accounts: During any calendar month, you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a pre-authorized automatic or computer transfer or telephonic order or instruction. If you exceed the transfer limitations set forth above in any calendar month, your account will be subject to closure by the credit union. The following transfers or withdrawals do not count toward the six transfer limitation: payment transfers to a Genisys Credit Union loan; withdrawals or transfers between your accounts with Genisys Credit Union when made by mail, messenger, ATM or in person; withdrawals made by telephone for a check to be mailed to you.

(3) Youth Savings Account: The accountholder must be 18 or younger. At age 19, the youth account will earn the daily dividend rate as determined on the standard Share Savings Account on the entire balance.

**Common Features**

**Bylaw Requirements:** You must complete payment of \$5.00 in your share savings account as a condition of admission to membership.

**Transaction Limitation:** We reserve the right at any time to require not less than seven days' notice in writing before each withdrawal from an interest bearing account other than a certificate or from any other savings account defined by Regulation D, usually a checking account.

**Nature of dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of the dividend period.

**Share Insurance Fund:** Member accounts in this Credit Union are federally insured by the National Credit Union Share Insurance Fund.

*Please refer to our separate rate sheet for rates and annual percentage yields on the listed accounts.*