

## Offload High-Interest!

Why pay high credit card interest? Offload those balances to a [Genisys Credit Rewards](#), Platinum, or [Business Mastercard](#)® and take advantage of our **2.99% APR\*** Balance Transfer for 12 months! If you don't have one of our great credit cards, [applying](#) is easy anytime, on any device at [genisyscu.org](#). Don't delay this offer is only available for a limited time.

\*APR is Annual Percentage Rate. Offer is not available for any existing Genisys Credit Union loan balance. Balance transfers may be done on qualified accounts up to the available credit limit. Existing Genisys cardholders must increase their credit limit at least \$1,000 and score as A+, A, and B, when credit is run to qualify. After 12 months the APR will revert to the standard card rate for any remaining balances. Valid on balance transfers done from 1/2/2020 - 2/28/2020. New credit applications must be received by 2/20/2020. See credit union for all details.



## More Money For You.

It's a simple and smart plan... switch to [Genius High-Yield Checking](#) and earn **4.07% APY\*** plus Debit Rewards! Just 2 easy requirements that also make your life simple; use your [Genisys Rewards Debit Mastercard](#)® 10 or more times a month and enroll in eStatements. Make the switch today at [genisyscu.org](#) or visit your [local branch](#).

\*APY is Annual Percentage Yield. Paid on balances up to \$7,500 each month if requirements are met. Each of the 10 debit transactions per month must be at least \$5 each.

### @genisyscu

Follow us on Facebook, Twitter, and Instagram and stay informed of all things Genisys. Find out about the community events we support in your neighborhood, our latest promotions, and what we can do to help you reach your financial goals.



## Bring It Home.

Home is where you bring everything in your life. And Genisys offers [Mortgages](#) that fit your life. We have several programs for all levels of homeowners; whether you want to refinance, purchase a new home, and even first-time buyers. A dedicated [mortgage consultant](#) will work with you throughout the entire process. Contact our Mortgage Team at 248-745-3353 or visit [genisyscu.org](#) for more information or to start your application.



## Plan for Your Future.

Be financially sound for your future with the help of the team at [Genisys Investment Services](#). For help with retirement, college savings, and overall wealth management, set up a no obligation investment consultation with one of our registered representatives. Visit [genisyscu.org](#) or ask your [local branch](#) to arrange a meeting with a representative.

Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC, a broker/dealer and a Registered Investment Advisor. Investments are : • **Not FDIC/NCUSIF Insured** • **May lose Value** • **Not Financial Institution Guaranteed** • **Not a deposit** • **Not insured by any Federal Government Agency**. Cetera Advisor Networks LLC is not affiliated with the financial institution where investment services are offered.





## Last Chance for Relief from the Holidays!

Our [Holiday Loan](#) is still available until January 31, 2020. You have time to recover your cashflow from the Holiday Season and borrow up to \$5,000 with a rate as low as 8.25% APR\*. This is also a great option if you are in serious need of a winter escape vacation! [Apply](#) anytime from any device at [genisyscu.org](#) or give us a call.

\*APR is Annual Percentage Rate and is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$24.53 per \$1,000 borrowed at 8.25% for 48 months.

## Get Your Maximum Refund and Special Savings on TurboTax

Tax time doesn't have to be stressful! With [TurboTax](#), you'll get your **biggest possible refund fast** and your taxes done right. PLUS, credit union members **save up to \$15** on TurboTax federal products, all through tax season.



TurboTax makes it easy to find the best solution for your unique tax situation. **Simple filer? Homeowner? Independent contractor, freelancer or side-gigger?** TurboTax has a product that is right for you.

**File with confidence**, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. And if you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with **TurboTax Live**.

**Save on TurboTax today!** Try it for free and pay only when you're ready to file.



\* Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2019. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

**Holiday Closings** Our Member Contact Center and all branches will be closed for the following Federal Holidays:

**Martin L. King Jr. Day** - Monday, January 20, 2020 • **President's Day** - Monday, February 17, 2020

## Making a *Difference*

### 38th Holiday Extravaganza

Genisys was proud to be a presenting sponsor of the 38th Annual Holiday Extravaganza that brings together the communities of Auburn Hills, Pontiac, Waterford, and White Lake for family fun. The event included a WinterFUN Festival that featured free activities including horse drawn wagon rides, face painting, arts and crafts, and a petting zoo. The parade for Holiday Extravaganza featured over 100 costume characters, 12 professional floats, marching bands, and much more. Join us next year on Saturday, December 5th for the 39th Holiday Extravaganza!



Thank you to all who helped make 2019 a successful year of volunteering in the spirit of giving back!

### Rainbow Connection Movie Marathon

Genisys is proud to sponsor the Rainbow Connection's 3rd annual Movie Marathon fundraising event on February 29th at the Emagine Theater in Rochester Hills from 9 a.m. to 9 p.m. Tickets can be purchased by visiting [www.rainbowconnection.org](http://www.rainbowconnection.org). The Rainbow Connection makes dreams come true for Michigan children with life-threatening medical conditions and provides support services to families.

### Walk for Warmth

Please join us at annual Walk for Warmth events in Oakland and Macomb counties on February 29th! OLHSA's (Oakland County) Walk for Warmth will take place at Great Lakes Crossing Outlets in Auburn Hills and Macomb Community Action's Walk for Warmth will take place at the Macomb Mall in Roseville. Funds raised will stay in their respective counties and go to families who are in need of heating assistance during Michigan's frigid winter months.

### 2020 Annual Meeting

Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday March 18, 2020 at the Genisys Credit Union headquarters located at 2100 Executive Hills Blvd., Auburn Hills, MI 48326. All members are welcome to attend. Please let us know by calling (248) 322-9800 ext. 2133.

No petitions were received for board positions. The three members submitted by the Board of Directors Nominating Committee will be elected by acclamation.

