

Where you come first.





## Cash for Any Reason with Hassle-Free PERSONAL LOANS

Get cash for almost any reason with our <u>Personal Loan</u> options. From unexpected costs, debt consolidation, and even special events that are coming up, our personal loans are a great way to get the money you need within your budget and have rates as low as **5.99% APR\***. Apply anytime, on any device at <u>genisyscu.org</u>.

\*Annual Percentage Rates (APR) and terms may vary depending upon credit qualifications, age of collateral, payment protection package, and Direct Deposit of payroll, social security or retirement with AutoPay set up from a Genisys checking or savings account. Minimum credit score required to qualify for this loan. Loan limits from \$5,000 and up to \$30,000 with terms up to 60 months. Limited time offer. Approximate monthly payment would be \$23.48 per \$1,000 borrowed at 5.99% for 48 months or \$19.91 per \$1,000 borrowed at 7.24% for 60 months.



### Start the Year Out Right

Start the year out right with a smart, simple move to our **Genius High-Yield Checking**. Earn 4.07% APY\* when you enroll in eStatements and use your Genisys Debit Rewards Mastercard 10 or more times per month. That's it. Learn more at **genisyscu.org**.

\*Annual Percentage Yield designated as APY. Must enroll in eStatements and use your Genisys Debit Mastercard® at least ten times per month for purchases of \$5.00 or more, excluding ATMs, to earn 4.07%APY. Balances over \$7,500 will earn .05%APY.



#### Welcome Home.

Get that warm, fuzzy feeling when you work with the <u>Mortgage</u> team at Genisys. It's a great time to make the move to a new home, refinance your current home, or buy your first home. Whatever your situation, we have a solution for you. Get started with your dedicated mortgage consultant today at <u>genisyscu.org</u>.

#### Follow @genisyscu

Be sure to follow @genisyscu on Facebook, Twitter, Instagram, and TikTok. Get helpful tips on maximizing your membership, financial wellness, community happenings and more. When you are out at events with us share pics using #wearegenisys.











# **Invest Now for a Strong Future.**

Need help with retirement planning, college savings, and wealth management? The team at **Genisys Investment Services** is here to work with you for whatever your future has in store. Set up a free no-obligation consultation with a representative today. Click the Invest & Insure tab at **genisyscu.org**.

Securities and Advisory services offered through Cetera Advisor Networks LLC, Member FINRA, SIPC. Cetera Advisor Networks LLC is not an affiliate of Genisys Investment Services, a division of Genisys Credit Union.



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Visit <a href="https://taxservices.lovemycreditunion.org">https://taxservices.lovemycreditunion.org</a> for TurboTax and H&R Block offer details and disclaimers.

#### Last Chance for the Holiday Loan!

If the holidays were a little rough on your wallet or maybe you need a vacation after the holidays our <u>Holiday Loan</u> is available until January 31, 2022. Borrow up to \$5,000 at one

of our 2 great rate and term options; 4.99% APR\* for up to 24 months -or- 5.99% APR\* for up to 60 months. Apply now at genisyscu.org to take advantage before this offer ends.



\*Rate 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 \$43.87 per \$1,000 borrowed at 4.99% for 24 months. Approximate monthly payment would be \$19.33 per \$1,000 borrowed at 5.99% for 60 months. Actual term will vary based on loan amount borrowed.

#### **Annual Meeting**

The Annual Meeting is scheduled to take place on March 23, 2022 at 5:30 pm via a virtual meeting. To participate in the meeting, please email Kim Hudalla at khudalla@genisyscu.org.

### Committed to Community

It's here! A new look that tells our story of what being Committed to Community means to Genisys. Our main goal was to create a website page that provides context & meaning for our partnerships and involvement in our communities.

We believe that a cornerstone of community action lies in giving back. We focus on areas of social investment, diversity, equity, and inclusion, and volunteering to uphold the role of community partner. We work to ensure each branch in our footprint is supported based on the area's unique needs, positively impacting the well-being of our community members.



genisyscu.org/about-/ community-involvement







#### **Custom Alerts and Card Controls**

Be sure you are utilizing all of the features of our Mobile Apps. Aside from depositing checks and transferring money, you can set up custom <u>eAlerts</u> for things like low balances, loan payment due, payroll deposited, and more. With our Card Controls app, you can turn your card off/on, get real-time alerts when your card is authorized for purchases, and manage use based on locations, merchants, etc. Find these and all features in the Main Menu of our Mobile App.

#### **Holiday Closings**

Martin Luther King, Jr. Day - Monday, January 17, 2022 Presidents Day - Monday, February 21, 2022









