Easy Cash!

Following 2 simple rules can earn you up to $305 per year. It’s a smart move to Genius High-Yield Checking. Earn 4.07% APY when you enroll in eStatements and use your Genisys Debit Mastercard 10 times or more each month. 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. The earned per year amount shown is calculated by a full year at the maximum $7,500 daily balance. Your results may vary as your daily account balance fluctuates.

Soak Up the Summer!

Make the most of the summer months with outdoor projects, a great vacation, or anything on your list with our Summer Loan Special. Keep your money in savings and choose this budget friendly option for cash you may need. Borrow up to $5,000 at one of our great low rate options.

Move Up or Fix Up.

Buying, building, renovating, or refinancing… Genisys Mortgage has the Home Loan solution for all homeowners, even first-time home buyers. Find out more about our Mortgage and Home Equity Loan options at genisyscu.org.

Equal Housing Opportunity Lender • NMLS #409008

Happiness is...

Low Payment Auto Loans!

Take a ride with your favorite people in a new set of wheels. Auto Loans from Genisys have rates as low as 2.24% APR¹ up to 60 months, plus our 90 day no pay bonus². Apply anytime, anywhere at genisyscu.org.

¹Annual Percentage Rate (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. Approximate monthly payment would be $17.63 per $1,000 borrowed at 2.24% for 60 months.

²90 days no payment offer available to credit scores of 680 and higher. Interest accrues during the deferral period.

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.
Go Green with eStatements and Other Conveniences!

- Sign up for paperless, secure eStatements! It’s good for the planet! Securely access your account statement in Online or Mobile Banking.
- Set custom alerts and manage your debit and credit cards with our Card Controls App. Download and use along with the Genisys Mobile App. Get real-time usage alerts and have the capability to turn your cards off/on if they are temporarily misplaced.
- Turn on eAlerts for things like low balances, loan payments due, or your direct deposit has posted. There are more alerts available to make sure you don’t miss a thing.

Set up all of these convenient tools from the Main Menu in online or mobile banking.

Special Discounts with Love my Credit Union Rewards

Total Wireless
Find the perfect no-contract, multi-line plan for your family from Total Wireless. Plus, Genisys members save 5% on your plan with auto-refill. Stay connected with nationwide coverage on America’s largest, most dependable network.

Carvana
When you’re getting ready to make your dream car a reality, it’s important to do a reality check on a few things before you commit.

- Do the Math
  It’s a good idea to keep car payments under 25% of your monthly household income.

- Expect the Unexpected
  It’s easy to get caught up in the sticker price when making a purchase, but make sure you’re accounting for gas mileage, maintenance costs and insurance.

- Get Pre-qualified
  Help speed up the process get pre-qualified for a vehicle loan. Finance a Carvana purchase with Genisys!

- Cash in on your $100 cash
  Visit for Love My Credit Union rewards and receive $100 when you purchase a vehicle through Carvana.

Check out all the discounts available for members at lovemycreditunion.org or visit our Perks page at genisyscu.org.

Holiday Closings

Independence Day - Monday, July 4, 2022
Labor Day - Monday, September 5, 2022
Indigenous Peoples Day - Monday, October 10, 2022

Committed to Community

Walk for Warmth and The Food Bank of Eastern Michigan

We would like to extend our appreciation and gratitude to our members, friends and family who supported our team’s efforts in raising funds to benefit MI’s Oakland Livingston Human Services Agency (OLHSA) and Macomb Community Action’s Walk for Warmth programs and The Food Bank of Eastern Michigan!

Due to your generosity, we are able to give back to those organizations in a big way to best help our community members who need it most - thank you!

The Open Door

At the end of April, we partnered with The Open Door in MN to support their Empty Bowls event to raise awareness about food insecurity & hunger relief in Dakota County and what a success! Over 600 community members attended.

Our branches in Eagan, Roseville, and Lakeville are in the process of raising funds to benefit The Open Door!

Annual Meeting

The Genisys Credit Union Annual Meeting was held on March 23, 2022. Our Board of Director and Supervisory Committee members are:

Board of Directors
Chair: Tom Healy
Vice Chair: Kim Turner
Treasurer: Pete DeVita
Secretary: Mark Churay
James Campbell
Greg Melega
Brian Zabowski
John Schulte

Supervisory Committee
Chair: Kristie Bidlake
Dave Stolk
Barbara Pasciolla
Jennifer Rogers
Lisa Christensen
Mivida Burrus

Avoid Money Scams

Scammers have us on high alert! We are seeing high volumes of wire fraud, romance scams, and even scams pretending to involve family members. Genisys will never ask you to share a One-Time PIN, or your User ID/Password for online or mobile banking. If you are unsure about a communication that you’ve received via email, phone or text, let us know! We want to keep you and your account safe!