

Where you come first.





# **Risk-Free Savings**

Rates on our savings keep climbing! Our <u>certificates</u> and money market accounts are a guaranteed way to save your money without any risk from the ever changing stock market. Open a new certificate or money market in online or mobile banking or move your money from a lesser earning account at any Genisys branch. See current rates at genisyscu.org/rates.

# 2 Great Offers!

When it comes to picking a <u>credit card</u>, why not have your card from your credit union?! We have 2 great card options available with our Rewards and Platinum Mastercards®. Both have no annual or balance transfer fees and come with great low rates. The Rewards card earns points that can be redeemed for gift cards, travel and more. Plus, you can always stay on top of card security with our Card Controls App!





# Looking for Cash?

Get the cash you need for a whole list of reasons; the unexpected, debt consolidation, medical cost, baby or adoption expenses, or special occasions. Genisys <u>Personal Loans</u> are a budget-friendly way to cover these costs that you may not be prepared for or have available in savings. Apply anytime at <u>genisyscu.org</u> or in our mobile app.

## Love My Credit Union Rewards





### Welcome to our former UCFCU Members!

July 1, 2022 the merger with Unified Communities Federal Credit Union was completed. We welcome the members and staff that are now a part of the Genisys family! With another Genisys location in Belleville at 186 Main Street, we are thrilled to strengthen our relationship with the Belleville community and look forward to serving you!

### Genius High-Yield Checking

Gives you more money back for food, gas, and fun! Earn up to **\$305 per year\*** just by enrolling in eStatements and using your debit card at least 10 times a month on purchases of \$5 or more. You also earn rewards points on your debit card to redeem for gift cards, travel and other good stuff. It's all a win for you! Switch at **genisyscu.org**.

\*Annual Percentage Yield designated as APY. Subject to change at any time. Paid on balances up to \$7,500 each month if requirements met. 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.

**G** It's in the App!

Well, apps, plural. The Genisys Mobile and Card Controls Apps are must haves for your daily convenient credit union business. Real-time spending alerts, turn your card off if it's misplaced, deposit checks with a picture, transfer money, set up loan payments from any non-Genisys account, the list is long. Check out all the features in the Main Menu. We have helpful setup videos for many services on our YouTube Channel and at genisyscu.org/eservices.

### 2023 Annual Membership Meeting

The 2023 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, March 29, 2023 at 5:30 p.m. The Board of Directors Nominating Committee has submitted the names of members to fill the three Board positions: Mark Churay, Tom Healy and John Schulte.

#### Mark Churay- Director

Mark Churay is a graduate of GMI and Oakland University. He retired from General Motors in 2018 after 40+ years of service. During his career, Mark held various positions in Manufacturing and Quality with his last assignment working on the Cadillac ATS and CTS product programs. He has been a member of the credit union since 1990. He served as a member of the Supervisory Committee from 2000 until 2006. Mr. Churay was then appointed to the Board of Directors where he currently serves.

#### Thomas Healy- Director

Thomas Healy received his Degree in Accounting from Michigan State University. He retired in 2014 after almost 40 years in the IT and Telecommunications industries. Mr. Healy has been a member of the credit union for over 30 years. He was a member of the Supervisory Committee from 2000-2005, before being elected to the Board of Directors in 2005 where he currently serves.

#### John Schulte- Director

John Schulte attended Walsh College and received his Real Estate Alumni of Michigan certification from the University of Michigan. Mr. Schulte has been a member of the credit union in excess of 37 years and served on the Supervisory Committee in 1987. He was elected to the Board of Directors in 1988. Mr. Schulte has been very active in the credit union movement, having received multiple awards through the CUNA Volunteer Achievement Program. He spent many years in administration with a national computer manufacturer followed by a lengthy career in real estate.

Members of good standing who wish to be placed on the list of candidates for board positions may do so by petition. Official petitions are available by contacting the corporate office of the Credit Union CEO at (248) 322-9800, ext. 1001. The bylaws require that the signatures of at least 500 members in good standing be obtained. Biographical information, qualifications, and a signed certificate from the nominee stating that they are agreeable to nomination, and will serve if elected must accompany the petition. The Board serves without compensation and represents all members. The filing deadline for petitions is 5:00 p.m. - December 5, 2022. A mail ballot election will be held if the number of nominees exceeds the positions available. Send nominations to the Credit Union headquarters, to the attention of the Nominating Committee, 2100 Executive Hills Boulevard, Auburn Hills, Michigan. The results of the election of board members will be announced at the Annual Business Meeting, which will be held at the Credit Union headquarters. According to the bylaws, if only one person is nominated for each director's position, that person will be elected by acclamation.

# Committed to Community

As we move from summer into fall and winter, we are excited to be supporting various initiatives to give back to our communities.

#### Coats for the Cold

During November, we are partnering with the Oakland County Sheriff's Office for their annual Coats for the Cold campaign. Our Oakland County branches will be donation sites collecting new and / or gently used coats, which will be donated to area non-profits to be distributed at no charge.



#### Giving Tuesday

On November 30, Giving Tuesday, we are working with The Food Bank of Eastern Michigan to match donations up to \$13,000! Every \$1 donated = 6 meals provided. Watch our Facebook page for details!



#### Attention: Motor City Rockers Hockey Fans!

We have partnered with the Motor City Rockers hockey organization and will be sponsoring the "Fan of the Game". The fan will be a child that is brought on to the ice for a ceremonial puck drop with the refs and a player from



each team. They will also receive 4 tickets for that game, a special jersey and goodie bag. Sign up your kids ages 5-15 today to be entered into the random drawing for a game. Check your email often for the email saying that you are going to a game! Get more information on our Youth Club page, genisyscu.org/youthclubs as well as the registration form.

### **Holiday Closings**

Indigenous Peoples Day - Monday, October 10, 2022 Veterans Day - Friday, November 11, 2022 Thanksgiving Day - Thursday, November 24, 2022 Christmas Eve - Saturday, December 24, 2022 Christmas Day (observed) - Monday, December 26, 2022 New Year's Day (observed) - Monday, January 2, 2023

Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution Mailing Address: P.O. Box 436034 Pontiac, MI 48343-6034 248.322.9800 800.521.8440 FAX 248.322.6512 Genisys® Rewards: 888.882.7938





