

## Let Your Home Work for You!

Your home is your biggest asset, put it to work for you with a [Home Equity Loan](#) or Line of Credit. We have a great rate on our Home Equity Line of Credit ([HELOC](#)) right now, an awesome **1.99% APR\*** for 12 months! Use the equity in your home for a variety of reasons; home improvement, college tuition, debt consolidation or even unexpected expenses. Our HELOC even has a great, "lock" option where you can lock a portion of your balance with a fixed payment. For more information, visit [genisyscu.org](http://genisyscu.org) or contact our Home Equity Team at 248-745-3353 or 800-521-8440 ext. 3.



\*Annual Percentage Rate designated as APR. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval, not all applicants will qualify. The 12-month introductory period begins on the loan closing date. After the introductory period, the loan reverts to the APR as stated in the HELOC agreement. The APR is the sum of the index plus margin. The maximum/minimum APR that can be imposed is 18.00%/1.99%. During the Draw Period, your Minimum Payment will equal the greater of (i) \$50 or (ii) the periodic finance charges, and other fees, charges, and costs. During the Repayment Period, if any, your minimum payment will equal 1/120th of your unpaid Account Balance at the end of the Draw Period, plus all periodic finance charges and other fees, charges, and costs. The minimum line of credit is \$5,000 and the minimum draw amount is \$100. Home Equity Loans will not exceed a loan to value of 80%. Fees charged for the closing of a Home Equity Line of Credit start at \$275 and could be as high as \$1,500. A home equity line of credit is secured by a first or second mortgage lien on your primary residence only. Flood and/or property hazard insurance may be required. Other restrictions may apply. See Credit Union for complete details. Credit Union reserves the right to end the promotion at any time and without notice.



## We Have You Covered!

Get extra cash for almost any need! We are here to help with [Low Rate Loan](#) options. The last few months have been unlike anything we've been through. If you are faced with any financial hardship, please reach out and together we'll find the solution that is best for you.

Our branches are fully operational with our regular hours. You can also [apply](#) anytime, on any device at [genisyscu.org](http://genisyscu.org).



## Get Moving Again!

You may need to refresh your driving skills, so it's a great time to freshen up your car too! Get your next [Auto Loan](#) from Genisys for a quick, hassle-free experience. We have great low rates and terms available up to 84 months to ensure your payment fits nicely into your budget. [Apply](#) anytime, on any device to get started at [genisyscu.org](http://genisyscu.org) or call a Financial Services Representative at 248-322-9800 or 800-521-8440 ext. 5.

## Join Our Social Circle

Connect with Genisys on Facebook, Twitter, and Instagram @genisyscu. We share credit union news, promotions, fun community happenings, and even have exclusive contests for great prizes! You don't want to miss out!



## Double the Rewards!

Two cards are better than one! Earn Rewards points at double the speed when you combine points from your [Genisys Rewards Debit and Credit Mastercards](#). It's our Double Play Rewards program. Redeem your points for gift cards, travel, and merchandise. Don't forget to add both cards to your mobile wallet for a super secure, touch-free way to pay! To apply for either card visit [genisyscu.org](http://genisyscu.org) or call us at 248-322-9800 or 800-521-8440 ext. 5.



## Sunshine and Summertime is HERE!

Make the most of your summer fun with help from our [Summer Loan](#)! This great low rate option is the perfect companion for whatever you have planned this summer season; like a great family vacation, outdoor projects, and more. Borrow up to \$5,000 for as low as **7.25% APR\*** for up to 48 months. [Apply](#) anytime at [genisyscu.org](http://genisyscu.org).

\*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 \$24.06 per \$1,000 borrowed at 7.25% for 48 months.

## There are More Reasons Than Ever to Love Being a Member

Your Genisys membership is about the trust and care of community, built around where you live, work and play. That's why your membership saves you money through exclusive member-only offers through our trusted partners. Through [Love My Credit Union Rewards](#), credit union members have saved over **\$2 billion** with offers like:

- Credit union members get **\$200 when you switch to Sprint!** Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- Members save on **SimpliSafe**, the #1 expert pick for home security.
- Save 30% on premium identity protection from **Financial Lock**.
- Save on car maintenance + get \$10 off your first service using **CarAdvise**.

Learn all about how your Genisys CU membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Skip the Line & Save Time!

Genisys [Online](#) and [Mobile](#) Banking are the ideal time saver and the best way to stay connected to your accounts anywhere life takes you. View your accounts, transfer funds, deposit checks easily with your phone's camera, review eStatements, set up [Card Controls](#) for real-time updates on your debit and credit card activity, send payments with [Bill Pay](#), and so much more! Connect your accounts today!

## Making a *Difference*

### Support Local

If you are looking for a way to get outdoors or an alternative to a grocery store, find a farmers market near you! This season we are proud to sponsor farmers market in:

- Belleville, MI, which takes place on Mondays from 4 - 7:30 p.m. at 4th St. Square until September
- Troy, MI, which takes place on Fridays from 12 - 5 p.m. at the Troy Library Parking Lot until September

### Concerts in the Park

Starting in July, summer concert series will be taking place in Marysville, MI, Orion, MI, Vassar, MI, and Chesterfield, MI.

Stay up to date with the latest events happening in your community by visiting our website at

<https://www.genisyscu.org/about/-making-a-difference>

## Need a Break? Skip Your Loan Payment

If you need to escape during the summer from a loan payment and have more cash in your wallet for other expenses, you can! The [Genisys Skip Loan Payment](#) program lets you select up to 2 non-consecutive months a year to skip a qualifying loan payment\*.

The process is so easy! Just log-in to Online Banking and click on the "Skip Loan Payment" option under the Main Menu to make your request.

\*Skip Loan Payment is not available on all loans and certain restrictions apply. Loans that are available will be listed in step 1 of the Skip Loan Payment program in your Online Banking account. Skip Loan Payment is only for future payments to be made. Each payment skipped will extend the original payoff date by one month. Interest will continue to accumulate during the month a payment is skipped.

## Annual Meeting

The Genisys Credit Union Annual Meeting was held in March 2020. Our results for Board of Director and Supervisory Committee positions are:

### Board of Directors

Chairman: Tom Healy  
Vice Chair: Pat Shaffer  
Treasurer: Pete DeVita  
Secretary: Mark Churay  
James Campbell  
Greg Melega  
Kim Turner

Brian Zabowski

John Schulte

### Supervisory Committee

Chair: Jennifer Rogers  
Dave Stolk  
Barb Pasciolla  
Kristie Bidlake  
James Campbell

## Holiday Closings

All offices will be CLOSED for the following observed Federal Holidays:

**Independence Day** - Saturday, July 4, 2020

**Labor Day** - Monday, September 7, 2020

**Columbus Day** - Monday, October 12, 2020

