

WELCOME HOME.

Home ownership isn't just a dream anymore with the help of the [Mortgage Team](#) at Genisys. Our Mortgage Consultants are the best in the business and look forward to welcoming you home. If you are a first-time buyer, purchasing a new home or refinancing your existing mortgage, they can guide you through the process and determine the best program for you. At Genisys, our mortgages feature [low rates](#) and low fees for both fixed and adjustable rate options.

Contact a Mortgage Consultant today to get started or start your [application](#) online at www.genisyscu.org. Call us at 248-745-3353 or 800-521-8440 x3265.



ROAD TRIPS MADE EASY.

Hit the road in style, with a hassle free [Auto Loan](#) from Genisys. Our quick and easy [application](#) process will get you into the perfect vehicle for you whether you are in the market for new, used or maybe even looking to refinance your current auto loan you have with another lender. Our flexible terms up to [84 months](#) will help your payment fit nicely into your monthly budget. Less than perfect credit? Not a problem. We know that you are more than just a credit score!

Contact a Financial Services Representative at 248-322-9800 or 800-521-8440 ext. 5 or visit us at www.genisyscu.org. Find out more today!



SUNSHINE & SUMMERTIME!

Enjoy the sunshine and take advantage of the long summer days with a family vacation, outdoor project or anything else you have on your to-do list with the help of our [Summer Loan](#)! Borrow up to \$5,000 for 48 months with a rate as low as 7.75% APR* and make the most of your Summer fun! Don't delay; this great offer will end on August 31, 2018.

Contact a Financial Services Representative at 248-322-9800 or 800-521-8440 ext. 5 or [apply](#) anytime, on any device at www.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 \$24.30 per \$1,000 borrowed at 7.75% for 48 months.

GENIUS HIGH YIELD CHECKING

Open a new [checking account](#) and feel like a Genius! Earn **3.03% APY*** on your average monthly balance up to \$7,500 just by using your [Genisys Rewards Debit Mastercard](#)® 10 or more times each month and enrolling in eStatements. You also earn Rewards points that are redeemable for gift cards, travel or merchandise. It's just Genius!

Open your new [Genius High Yield Checking](#) account online, by phone or visit a branch. Visit www.genisyscu.org or call us at 248-322-9800 or 800-521-8440 ext. 5.



STAY CONNECTED!

Follow [@genisyscu](#) on Facebook, Twitter and Instagram for all the latest in Credit Union News, Community Events, Promotions and Exclusive Contests and Giveaways!



* Current checking members must upgrade account through Online Banking or by contacting a branch. When logging into Online Banking current members can click on the Open/Apply tab to begin your Genius upgrade. To enroll in eStatements, simply login to Online Banking. Click on eStatements in the top menu bar. Click on "I prefer eStatements" and agree to the disclosure. Annual Percentage Yield designated as APY. See full Truth In Savings Account disclosure.

MORE MONEY IN YOUR POCKET!

Thanks to Genisys and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with [Love My Credit Union Rewards](#). As a member of Genisys, you can get discounts and rewards that include:

- Get a **\$100** cash reward for **each new line** you activate, up to 3 lines with Sprint. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- **Up to \$15 off TurboTax®** federal products!
- Get an **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts.

Visit www.genisyscu.org or LoveMyCreditUnion.org today!

*Limited time offers. Activ. Fee Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. For eligible credit union members & member employees with qualifying corp. ID (ongoing verification). \$100 Cash Reward for new smartphone line active. Up to 3 lines. Req. activ. At point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWVP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone line transferred to Cash Reward program. 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 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. if the Cash Reward does not appear after 8wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". Other Terms: Offer/coverage not avail. Everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions & options subject to change & may be modified, discontinued or terminated at any time without notice. Restrictions apply. ©2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

SKIP-A-PAY

If you need to take a break during the summer from a loan payment and have more cash in your wallet for other expenses, you can. The Genisys [Skip-A-Pay](#) 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-A-Pay" link under the Accounts tab to make your request.

*Skip-A-Pay is not available on all loans and certain restrictions apply. Loans that are available for Skip-A-Pay will be listed in step 1 of the Skip-A-Pay program in your Online Banking account.

ANNUAL MEETING

The Genisys Credit Union Annual Meeting was held in March 2018. Our results for Board of Director and Supervisory Committee positions are:

Board of Directors

Chairman: Greg Melega
Vice Chairman: Tom Healy
Treasurer: Pete DeVita
Secretary: Mark Churay

Board of Director Members

John Schulte
Kim Turner
Pat Shaffer
Brian Zabowski

Supervisory Committee

Chair: Jennifer Rogers
Secretary: James Campbell

Supervisory Committee Members

Barb Pasciolla
Dave Stolk
Kristie Bidlake

Making a *Difference*



STAMP OUT HUNGER

Genisys staff kicked off the Stamp Out Hunger Food Drive at our corporate office with the help of the local Postal Letter Carriers Union Branch 320 and 96.3 WDVD. During the event, employees donated over 1,000 pounds of food that went directly to the Lighthouse of Oakland County. Genisys was proud to be one of the community sponsors of the grocery bags that were used to collect food in northern Oakland County and had volunteers out at many sites sorting the donated food. On May 12th, the day of the national food drive, 509,463 pounds of food was collected by letter carriers in northern Oakland County. All of the donated food goes directly to local food pantries to help our friends and neighbors.

SUMMER CONCERTS

If you are looking for something to do this summer, check out all the upcoming concerts. Genisys is sponsoring many summer concerts including Wixom, Vassar, Clarkston, Orion, Clio, Chesterfield and Plymouth.

GET INVOLVED

Genisys improves our communities by promoting, supporting, and volunteering in the spirit of giving back.

Join us at a fun community event in your neighborhood. Check out the community events calendar on the Genisys website to see what's coming up. We look forward to seeing you out and about.



HOLIDAY CLOSINGS

Our branches will be closed in observance of the following Federal Holidays:

- Independence Day, Wednesday, July 4, 2018
- Labor Day, Monday, September 3, 2018