



Turbo Tax Online

Why spend more than you should to have someone else do your taxes for you? TurboTax puts the power in your hands to keep more of your hard earned money, with the peace-of-mind of knowing you have experts in your corner every step of the way. Genisys Credit Union members can now prepare, print and e-file simple federal tax returns FREE with TurboTax® Federal Free Edition. Get started now and get your biggest possible refund!¹



1 Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within 60 days of your TurboTax filing date and no later than 6/15/13. Optional add-on services excluded. Cannot be combined with TurboTax Satisfaction (Easy) Guarantee.

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New Online Banking Is Here!

Register before Jan. 7th by visiting www.genisyscu.org

Genisys has upgraded our Online Banking system in order to provide members with enhanced features and a user friendly design. Some highlights include:



- **Self Service** – Reset your password and username directly from the Online Banking website
- **Natural Language Search Features** – Search your transaction history quickly and easily by merchant name, merchant category, approximate dollar amounts (i.e. “about \$50”), and much more!
- **Budget Tools** – Assign your transactions to categories to better see where you are spending your money and get suggested budgets to help keep your spending on track to meet your goals
- **Customizable Dashboards** – Customize snapshots of the information you want to see when logging into Online Banking

Get It Before It's Gone!

Kick off the New Year with a Genisys Holiday Loan. Borrow up to \$5,000 for 48 months with rates as low as 7.75% APR*. But it's only available through January 31, 2013! Use it for more than paying off holiday expenses. Shop the after-holiday sales, plan a spring-break trip or make a new purchase for your home.

It's the most wonderful loan of the year, so don't wait until the last minute. Apply today! Visit our website at www.genisyscu.org, stop into your local branch or call a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.

*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan.



An IRA Just for You

At Genisys, we know that finding the right IRA can be tough. We offer options to fit all of your savings needs. With a Genisys IRA, you'll get competitive rates to simplify saving for the future. Plus you can open an IRA with any amount and make regular contributions through direct deposit, by mail or in person.

- **Savings** – Open your IRA with no minimum deposit and make contributions any time.
- **Money Market** – The IRA Money Market is a high yield, short-term investment vehicle. Because the IRA Money Market combines the retirement benefits of an IRA with the convenience and liquidity of a money market account, you can put your money to work for you while you weigh your future investment options. You could also use it to hold funds that you'll want to access as you reach your IRA distribution age.
- **Certificate** – If you have a Genisys Credit Union IRA, you can transfer as little as \$500 to a Genisys Credit Union Certificate and earn even higher rates.

As millions of Americans have already discovered, IRAs are one of the best savings tools available today. More people than ever before are now eligible to take advantage of the incredible tax advantages available through IRAs. To get a jump start on saving for your retirement, call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5, contact your local branch, or check out our Retirement Central website at www.genisyscu.org to learn more.

<http://www.genisyscu.org>
WEB WISE

New Android App

Genisys is excited to announce that our new Android application is launching in January! Features of the app include:

- Registration for mobile banking can be done on the device
- Multiple accounts can be accessed from one device
- Online deposit will be part of the application
- Debit card transactions will show additional details including the cardholder who performed the transaction
- Transfers can be done within an account or to other Genisys accounts
- Quick Drag-and-Drop transfers can be done from the account overview page
- Numerous customizations can be done on the device

How Much Debt is too Much?

If you worry that you have too much debt, you're not alone.

Too much debt is like playing with fire. But how do you know if you have too much debt?

If you answer YES to any of the questions, your debt might be out of control.



- Are my credit card balances rising or is my income decreasing?
- Do I only pay the minimum amounts required on my accounts?
- Do I consistently charge more each month than I make in payments?
- Do I use new credit or cash advances to pay bills?
- Am I over the limit on any credit cards?
- Have I received phone calls or letters about delinquent bill payments?
- Do I know how much I owe and am I afraid to find out?
- Do I hide the true cost of purchases from my spouse?
- Do I work overtime to keep up with credit card payments?
- Do I dip into savings to pay monthly bills?
- Have I lost my job, or am I fearful that I might?

As a member of Genisys Credit Union, you can take advantage of the Accel program, a free financial education and counseling program. An Accel counselor can help you get organized. To use this service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at www.accelservices.org.

Genisys Investment Services

It's a New Year, and a great time to review your investment plans. Whether your life has changed, you're just starting out or you want to make sure your finances are on track, we have Certified Investment Representatives who can sit down with you to personally review your options and map out a financial plan that works for you. We provide a free initial consultation to discuss issues related to you and your family's unique financial situation:

- Retirement plans
- 401(k) plans
- College funding
- And more

Contact your local branch to learn more about our specific types of investment options. You can also take advantage of the GIS website at www.genisyscu.org, which has calculators, information and advice to guide you through each planning stage in life.

Registered representatives offering securities and investment advisory services through Financial Network Investment Corporation, member SIPC. Genisys Investment Services and Genisys Credit Union is not affiliated with Financial Network.

Not NCUA insured • May Lose Value • Not a Deposit • No Credit Union Guarantee. Not Insured by any Federal Government Agency.

News Brief

Holiday Closing – All branches and Genisys headquarters will be closed:

Monday, January 21, 2013 – Martin Luther King, Jr. Day

Annual Meeting Reminder – Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday, March 27, 2013 at the Genisys Credit Union headquarters located at 2100 Executive Hills Blvd., Auburn Hills, MI 48326. All members are welcome to attend. Please let us know by calling (248) 322-9800, ext. 2133.

No petitions were received for board positions. The three members submitted by the Board of Directors Nominating Committee will be elected by acclamation.



Genisys was the presenting sponsor for the 61st Annual Rochester Hometown Christmas Parade, which drew a crowd of 70,000+ on December 2, 2012. Our Holiday Extravaganza float presented by Genisys Credit Union and Michigan Works won 1st place this year in the business category.



Over 12,000 families from Oakland County joined Genisys at the Holiday Extravaganza Parade on Saturday, December 1, 2012, in downtown Pontiac. The parade is created due to a collaborative effort between the communities of Auburn Hills, Pontiac, Waterford and White Lake to celebrate the holiday season.



248.322.6600 800.524.6440 FAX



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
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 248.322.6512 Genisys® Rewards: 888.882.7938

Where you come first.