

GET MOVING!

Start your home buying process at Genisys.

Let us get you pre-approved with no fee so you can start your house search prepared.



Your 1st Mortgage

- Low down payment with no mortgage insurance required
- Gift funds may be used for down payment
- Available for purchase or refinances
- Low fixed rate for 10 years and may adjust annually after that period

We can also help you refinance an existing mortgage.

10-Year hassle-Free Home Loan

- Low-cost, low-rate 10-year refinancing option
- Great for homeowners intending to stay in their home
- Streamlined approval process

Applying is easy. See which mortgage program fits your family's financial plan today! Apply online at www.genisyscu.org or contact a Mortgage Specialist at (248) 322-9800 or (800) 521-8440, ext. 3265.

APPLY. CHOOSE. DRIVE.

Think of us FIRST for your auto loan. We can beat most dealer and bank financing options, and we offer great low rates, flexible terms and quick and easy financing. We will work with you to find the best term to meet your budget!

- New car terms up to 84 months
- Used car terms up to 72 months
- Have a high rate loan on your current vehicle? **Move your loan to Genisys and we could save you money.**

Let's get YOU started. Check out our rates and apply at www.genisyscu.org, your local branch or by calling a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5.



SAVE UP TO \$15 ON TurboTax

This year, accomplish something you never thought possible – do your own taxes. With TurboTax, you can be confident they'll be done right. Plus, Genisys Credit Union members save up to \$15 on TurboTax federal products.

- **No tax knowledge needed.** TurboTax translates taxes into simple questions about your life, and puts your information in the right places for you.
- **Double checks as you go.** TurboTax coaches you every step of the way and automatically double checks your return for errors.
- **You're never alone.** If you have questions, TurboTax has answers and is ready to help.

As always, with TurboTax you're guaranteed to get your maximum refund – or your money back. Get started with TurboTax today and save!

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Make sure you follow [genisyscu](https://www.facebook.com/genisyscu) on Facebook and/or Twitter to be able

to participate in our special contests, promotions and events. Plus, receive financial tips and other helpful information.

Additional information can be found on our [Facebook & Twitter](https://www.facebook.com/genisyscu) page at www.genisyscu.org.

News Brief

Annual Meeting Reminder

Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday, March 26, 2014, 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.

EARN HIGHER DIVIDENDS

Let your hard earned money work harder. When you are looking for a safe, guaranteed rate of return on your money, a Genisys Savings Certificate is a great choice. You'll get a higher than average fixed rate for a specific time period—so you'll always know how much you're earning.



- Variety of terms
- Minimum deposits as low as \$100
- Higher rates than most financial institutions offer

Open one today at www.genisyscu.org, your local branch or by calling a Financial Services Representative at (248) 322-9800 or (800) 521-8440, ext. 5.



Scan to see our current Savings Certificate rates!

*Dividends earned on your Certificate are computed daily, paid and compounded quarterly, based on your account balance. Most Genisys Credit Union Certificates can also be opened with IRA funds.

WE'RE ALWAYS OPEN WITH MOBILE BANKING

Paying bills just got better with our mobile apps! Functions of Mobile Bill Pay include:



- Register for Bill Pay on your device
- Set filters for which payees will be shown
- Add, edit and delete payees
- Make one time and recurring payments to a payee
- Make multiple payments to multiple payees at one time
- View past and future payment activity both in a calendar and list view
- View scheduled payments in Transaction History

Simplify your life even more with our Mobile Check Deposit option, making it easy to deposit a check at anytime by phone.

See for yourself how easy it is to manage your money with our iPhone or Android app. Don't have the app yet? Visit the iTunes or Google Play store to get started!



Download the iPhone app!



Download the Android app!

FREE ONLINE BILL PAY WITH eSTATEMENTS



Tired of driving from place to place to pay your bills?

Is spending money on stamps, envelopes and checks getting costly? Save time and money by signing up for FREE unlimited Online Bill Pay with FREE eStatements. Enjoy these benefits:

- Pay almost anyone. Set up an unlimited number of merchants.
- Fixed amounts can be set up for weekly, monthly, quarterly, semi-annual or annual automatic payments.
- Varying amounts can be paid at the click of a button.
- Scheduled payments can be reviewed or changed up to the day before the scheduled send date.

To sign up for eStatements and Online Bill Pay, visit www.genisyscu.org, log into Online Banking and select either eStatements or Online Bill Pay.

Making a Difference

This winter, Genisys Credit Union sponsored several ice festivals including the Plymouth Ice Festival, Rochester Fire & Ice, and the Utica Ice Festival. Families were able to enjoy various winter activities, including live ice carving competitions, dog sled races, and fire works.

