



Keep More Cash

Genisys has low rates on cars, homes and credit cards. Genisys has quick and easy **auto loans** for as low as **1.99% APR*** for 60 months. Whether you're shopping for a new or used auto loan or you'd like to refinance a vehicle loan that you have with another lender, let us show you how we may be able to save you money.

Plus, we offer a **Genisys Visa® Platinum card** with a rate as low as **9.9% APR** and mortgage programs to fit any budget.

Check out all of our rates and apply online at www.genisyscu.org. You can also visit your local branch or call a Financial Service Representative at (800) 521-8440, ext. 5.

*Rates subject to change at any time. Rates and terms may vary depending upon credit qualifications, age of collateral, payment protection package, or AutoPay from checking or savings account.



Free Beats Fees

Save more with a Genisys youth savings account for your child or grandchild, and give them a \$mart \$tart financially! They'll automatically be enrolled in one of our three savings clubs designed to help kids 17 and younger learn how to save and manage money like a financial genius. They can play games, read up on financial articles and visit other cool money-related links. The clubs are free and make learning about money fun. Check them out at:



www.moolamoola.org



www.youthinvestors.org



www.teenadvantage.org

VISA® Platinum No Fee Balance Transfers

When you open a Genisys Visa® Platinum credit card, you have a great savings tool in your pocket! You can transfer balances from other higher rate credit cards to your Genisys Visa®, and start saving on interest charges. Plus, there is no transfer fee to move balances to our card.



It's easy! Download a Balance Transfer form from our website, send it to us and we'll do the rest.

Don't have a Genisys Visa® Platinum card? Apply for one today! Download an application at www.genisyscu.org, call a Financial Services Representative at (800) 521-8440, ext. 5, or visit your local branch to get started.

Order your FREE credit report today!

It's important to understand the information in your credit report, regardless of your financial situation. This information directly impacts your ability to obtain a credit card, buy a car or home, rent an apartment, or even get a new job. Two of the best reasons for reviewing your credit report today are to make sure your credit report is accurate and to protect yourself from fraud or identity theft.

Consumers are allowed to order one FREE credit report from all three major credit bureaus (Experian, Equifax and TransUnion) per year. To obtain your free copy, visit www.annualcreditreport.com, call 877-322-8228 or write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three reports at once, or better yet, stagger your requests over time.

As a member benefit, you can take advantage of the Accel program, a FREE financial education and counseling program. Once you get your report, an Accel counselor is available to review the report with you. They will help you understand how to read the report, show you how to dispute inaccurate information and discuss credit scoring. Accel counselors are available Monday through Thursday 8 a.m. to 12 midnight (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this service, simply call 877-33ACCEL (332-2235) or visit them online at www.accelservices.org.



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

We're launching a new Website!

The new Genisys Credit Union website is coming this month! Members will enjoy streamlined content, convenient buttons and a user-friendly design for quicker access to important information.



Check it out soon at www.genisyscu.org!

Free Financial Planning Consultation

Let us help you invest your cash. Now that summer is winding down, it's 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 before you retire, we have the experts who can sit down with you to personally review your options and map out a financial plan that works for you.



- Investment Management
- 401(k) Planning
- College Funding
- And Much More...

Pursue your financial goals with a complimentary investment consultation to discuss issues related to your unique financial situation. Contact your local branch today to learn more about the specific types of investment options offered through our Certified Investment Representatives!

Securities, insurance products, and advisory services offered through Cetera Advisor Networks LLC (doing insurance business in CA as CFGAN Insurance Agency), member FINRA/SIPC. Cetera is not affiliated with the financial institution where investment services are offered. Investments are: • Not FDIC/NCUSIF insured • May lose value • Not financial institution guaranteed • Not a deposit • Not insured by any federal government agency. Advisory services may only be offered by investment adviser representatives in conjunction with the firm advisory services agreement and disclosure brochure as provided.

News Brief

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

Monday, September 2, 2013 – Labor Day

Monday, October 14, 2013 – Columbus Day

Looking for FREE ATMs?

We've got 30,000 surcharge-free ATMs including 5,500 7-Eleven locations across the United States. As part of the CO-OP ATM Network, Genisys makes it easier than ever before to access your cash while home or on the go.



Search locations online or obtain via text messaging. Visit the CO-OP Financial Services website at www.co-opatm.org for more information or search for locations using the ATM locator at www.genisyscu.org.



Sivagnanam Elanchezian is our **Refer A Friend Sweepstakes** winner and has won **2 amusement park tickets!** Congratulations

and thanks to everyone who referred a friend to Genisys! You could be the next winner! 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** page at www.genisyscu.org.



Genisys Credit Union was recently the premier sponsor for the Summer Slam Dodgeball Tournament at the Macomb Township Recreation Center. More

than 10 teams participated in the event, which was also sponsored by Buffalo Wild Wings and NERPA (Northeastern Recreation and Parks Association). "Dodgeball has grown in popularity over recent years and we are always looking for new and exciting activities to offer the community," said Chris Stepp, Macomb Township Parks & Recreation Athletics/Fitness Programmer.

Genisys Credit Union recently sponsored Hot Blues and BBQ, which took place in Wixom's Sibley Square Park. The event featured live music, carnival rides, a climbing wall, kid's art tent, inflatables, mini golf, farmers market, and lip-smacking BBQ food.



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
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Where you come first.