

## April is Credit Union Youth Month - 2 Ways to WIN \$500!

### 1. High-Yield Youth Savings Account Earns 5.12% APY<sup>1</sup>

Open up a [Genisys High-Yield Youth Savings Account](#) with a deposit of \$10 or more between April 1 - 30, 2023, and we'll enter your child in a drawing to **WIN \$500!**\* Existing High-Yield Youth Account members earn an entry with a deposit of \$10 or more in the month of April, too!



### 2. Genius High-Yield Checking Earns 5.25% APY<sup>2</sup>

Is your child ready for their first checking account? We have the perfect first checking account that will grow along with them with the potential of paying nearly **\$400 a year!**<sup>2</sup> Plus, earn **Debit Rewards** to redeem for gift cards and lots of other cool stuff and the requirements are VERY simple compared to other High-Yield Checking Accounts out there.

#### Genisys Mobile & Card Controls

Easily manage money, make regular transfers and more with [Genisys Mobile](#). [Card Controls](#) adds another layer of security and is used along with Genisys Mobile, giving peace of mind with custom settings like daily spending limits and lock/unlock card capabilities, just to name a few.

Open your child their first (and forever) **Genius High-Yield Checking** for an entry in the random drawing of \$500!

\*Entry for a bonus \$500 is for new or existing High-Yield Youth Savings Accounts opened or deposited to between April 1-30, 2023. The opening/subsequent deposit must be at least \$10. A second winner of \$500 will be drawn for members ages 12-18 that open a new Genius High-Yield Checking account between April 1-30, 2023. One entry per child. Genisys Credit Union will draw 2 qualified winners the week of May 2, 2022, notify the winners and deposit \$500 to the child's High-Yield Youth Savings account or primary savings account.

1Annual Percentage Yield designated as APY. and subject to change at any time. High-Yield Youth Savings account is only for members from ages 0-18. Balances above \$500.00 are paid the standard share savings rate.

2 Annual Percentage Yield designated as APY. Must enroll in eStatements and use your Genisys Debit Mastercard® at least ten times per month for purchases of \$5.00 or more, excluding ATMs, to earn 5.25%APY. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at the account balance of \$7,500. Your results may vary as your daily account balance fluctuates. Transactions that are pending on your account, and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle.

## Give Your Checking Account a Raise!

### NEW RATE ALERT! [Genius High-Yield Checking](#) got a raise!

Earn **5.25% APY\*** plus Debit Rewards for a potential of nearly \$400 extra cash a year! Our rules are simple; just enroll in eStatements and use your Genisys Debit Rewards Mastercard at least 10 times on purchases of \$5 or more each month. Way easier than the other high-yield checking accounts around.



\*Annual Percentage Yield designated as APY. Subject to change at any time. Paid on balances up to \$7,500 each month if requirements met. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at the maximum \$7,500 daily balance. Your results may vary as your daily account balance fluctuates. Transactions that are pending on your account, and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle.

## Cabin Fever Relief!

Are you tired of being cooped up inside? It's time to think about summer plans! We can help you finance fun with a great rate on a [Boat, Recreation Vehicle, or Motorcycle](#). Check out our website for the rate line-up of all our leisure vehicles. Apply easily anytime, on any device at [genisyscu.org](http://genisyscu.org).



## A New Home is Possible!

The perfect home is hard to pass up, even with today's rates. [The Genisys Mortgage Rate Lock or Lower](#) program is a great option in the meantime. Lock your rate at pre-qualification\* and get the lower rate if it drops at the time of your final application. This is available on all ARMs, Fixed-Rate and Construction Loans.



\*Must be for the same product and terms as your pre-qualification. For new purchase mortgage pre-qualifications. If the rate is lower when you apply for your new home loan, you get the lower rate. Good for 120 days from the date credit is requested. Speak to a mortgage consultant for all terms and conditions.

## Take Me Out to the Ballgame

Baseball season starts soon and we are excited to be back at the ballfield with our friends at Jimmy John's Field in Utica! We need members ages 5-13 to sign up for a chance to be an honorary Bat Kid at a game this season. We randomly choose children for every game this season.

For your child's opportunity to be randomly chosen as an honorary Bat Kid at Jimmy John's Field this season, visit [genisyscu.org/youthclubs](https://www.genisyscu.org/youthclubs) and complete the entry form. Let's play ball!

Bat Kid Contest: For the chance to be chosen, your child must have an entry in our 2023 database, past years entries are not valid. Eligible children are between the ages of 5-13. See Credit Union for full details.



## Committed to *Community*

We are in the last month of our fundraising campaign for Walk for Warmth of Macomb & Oakland Counties and The Food Bank of Eastern MI! Funds raised will stay in their respective counties to best support our community members. If you are interested in donating, visit one of our Oakland, Macomb, or Genesee County branches.

### Join us on May 6 at Canterbury Village for OLHSA's Walk for Warmth event!

We are also raising funds at our Eagan, Roseville, and Lakeville, MN branches on behalf of The Open Door! They focus on a fresh approach to ending local hunger through access to fresh, nutritious options.

### Join us on April 29 at Faithful Shepherd Catholic School in Eagan for their Empty Bowls event!

Thank you to our members, staff, family, and friends who have donated. We appreciate your continued generosity in supporting our community neighbors!



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SCAN QR CODE TO GET DISCOUNTS or visit [taxservices.lovemycreditunion.org](https://taxservices.lovemycreditunion.org)

## Account Security is Paramount!

We take your account security very seriously. Remember that neither Genisys nor our Card Security Teams will ever ask you to verify your account or personal information, one-time verification codes, PINs, etc. in any phone call, email or text message that we initiate to you.

Card Controls is an important app that you want to download and use in conjunction with your Genisys Mobile app. Card Controls allows you to turn your debit and credit cards Off/On, get alerts when your cards are used, set spending limits, and many other security features. Learn more at [genisyscu.org/cardnav](https://www.genisyscu.org/cardnav).

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# MEMBERS GET more

SCAN QR CODE TO LEARN MORE  
or visit [mobile.lovemycreditunion.org](https://mobile.lovemycreditunion.org)

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## Holiday Closings

**Memorial Day** - Monday, May 29, 2023

**Juneteenth** - Monday, June 19, 2023

**Independence Day** - Tuesday, July 4, 2023



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