



Land, Water, & the Open Road

Which adventure do you prefer? **Boat, RV, and Motorcycle** season is here and Genisys has the loan to get you out there! Rates are as low as **7.24% APR*** with terms up to 180 months. Apply today to be ready for your summer plans!



*Annual Percentage Rate (APR) and terms may vary depending upon credit qualifications, age of collateral, amount borrowed, payment protection package, and Direct Deposit of payroll, social security or retirement with AutoPay set up from a Genisys checking or savings account. Available to credit scores of 725+. Loan to value (LTV) up to 80%. Approximate monthly payment for \$30,000 borrowed would be \$273.66 at 7.24%APR for 180 months.

From House to Home

Buy, build, renovate or refinance... whatever you need to make a house your home, the Genisys Mortgage Team has you covered. We have several **Mortgage** programs, as well as **Home Equity or Line of Credit** loans available. Find the home loan solution that works best for you and contact us today.

Drive Your Car Over!



For a hassle-free **Auto Loan**, drive to Genisys. We can finance new or used vehicles, even help buyout your lease or refinance your current auto loan. We have rates as low as **6.49% APR*** with terms to help the payment fit your budget. Apply anytime at [genisyscu.org](https://www.genisyscu.org).

*Annual Percentage Rate (APR) subject to change at anytime. APR and terms may vary depending upon credit qualifications, age of collateral, payment protection package, and Direct Deposit of payroll, social security or retirement with AutoPay set up from a Genisys checking or savings account.

Be in the Loop!

Follow @genisyscu on all the social channels to stay in the loop of all our events, promotions, news, and even special contests for fun prizes!



Grow Up with Genisys! 2 Ways to WIN \$500!

1. Start your child on the path to financial independence and open them a [High-Yield Youth Savings](#) account. This is a unique account for our members up to age 18, that earns **5.12% APY¹**.
2. As early as age 12, you can also co-sign for them to open a [Genius High-Yield Checking](#) account and begin learning the responsibilities of saving and spending. This checking account earns **5.25% APY²**, with a potential earning of nearly \$400 a year. Plus, this account can be easily managed with our mobile apps.

Now through April 30, 2024, if a new High-Yield Youth Savings, a new Genius High-Yield Checking, or a \$25 deposit is made to an existing High-Yield Youth Savings, your child will be entered in a drawing for a chance to WIN \$500!*

*The opening/subsequent deposit must be at least \$25. One (1) entry per child. Genisys Credit Union will draw 2 qualified winners by May 7, 2024, notify the winner and deposit \$500 to the child's High-Yield Youth Savings account or primary savings account
1 Annual 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. Subject to change at any time. Paid on balances up to \$7,500 each month if requirements met. 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 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.

Holiday Closings

Memorial Day

Monday, May 27, 2024

Juneteenth

Wednesday, June 19, 2024

Independence Day

Thursday, July 4, 2024

Genius High-Yield Checking + Debit Rewards

Have you reached the Genius Level status? Genius High-Yield Checking, that is! Genius pays cash each month at a rate of **5.25% APY***, plus earning Debit Rewards points that you can turn into gift cards, airline tickets, or merchandise. We only have 2 simple rules; enroll in eStatements and use your Genisys Debit Card 10 times a month. Learn more at genisyscu.org/genius.

*Annual Percentage Yield designated as APY. Rate subject to change at any time. 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. 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.

Fraud Awareness

Attempts to steal from everyone are more frequent and more convincing. Genisys staff and card security services will NEVER ask you to verify the following information via text message, email, or phone calls;

- Personal Information including; member number, date of birth, and social security number
- Full debit or credit card numbers or PIN
- Online/Mobile banking credentials
- A one-time verification code or link that was sent
- "Test" transactions that you did not complete as legitimate

The most common method is a text message with a link. Look for misspellings, improper sentence structures, out of area phone numbers as the sender, and of course the link. We ask that you send us a screenshot of these messages, then delete/block/report the sender as spam. Contact us immediately if you feel you've been compromised.

For added security, set up [eAlerts](#), [Card Controls](#), and [eStatements](#) in Online or Mobile banking. All of these services keep you informed and your account information secure.

The Tax Deadline is Almost Here – Get Big Savings on Tax Prep

Have you filed your taxes yet? This tax season Genisys members can get the biggest savings on tax prep services to help you check taxes off your to-do list. Plus, you can enter for a chance to win \$10,000 from Love My Credit Union Rewards.

TurboTax – Get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.

H&R Block – Get expert tax help and the best-in-market savings up to \$25 on H&R Block professional tax prep.

The tax deadline will be here soon. File today to get the biggest savings and beat the deadline. Scan the QR code to get your discounts and enter to win!



Genisys® Credit Union is a Member-Owned, Not-For-Profit Financial Institution
Mailing Address: P.O. Box 436034 Pontiac, MI 48343-6034
248.322.9800 800.521.8440 FAX 248.322.6512
Genisys® Rewards: 888.882.7938



NMLS# 409008
INSURED BY NCUA

Committed to *Community*

Keeping Our Neighbors Warm & Nourished



Our sincerest thank you to all of our members who have donated to the various efforts at our branches the past few months! From bake sales to rubber ducks, your donations will make an impact in our communities and lend support to our neighbors.

Interested in learning more? Visit your local Genisys branch to find out how we are giving back!

Community Connections

As we head towards warmer weather, we also head into outdoor event season! Join us this spring and summer as we are out in our communities; making connections and sharing smiles.

Visit genisyscu.org/about/-community-involvement to stay connected with fun in your community!



Mobile Apps

Genisys Mobile and Card Controls Apps work together to keep you in charge and on top of everything that happens with your accounts and Genisys Debit and Credit Cards.

Learn about all the features of our apps and watch videos to see them in action at genisyscu.org/eservices.



Inactive Members will be charged a \$5 inactive fee each month until the account is brought into active status. An account is inactive after one year with no member-initiated activity and a total deposit balance under \$100 and no other active accounts, certificates, or loans. No fee is charged for members under the age of 21.

