



Cancel High Interest Credit Cards!

Our **Credit Card Balance Transfer** is here to cancel high interest payments. Transfer those balances to a [Genisys Credit Mastercard](#) at a low **2.99% APR* for 15 months!** This is a perfect way to consolidate to one payment and save money. This is a limited time offer, apply today by visiting [genisyscu.org](#) or speak to a Financial Services Representative at 248-322-9800 or 1-800-521-8440 ext. 5.

*APR is Annual Percentage Rate. Must meet credit qualifications. After 15 months the APR will revert to the standard card rate at that time for any remaining balances. Existing cardholders eligible for transfer special if they apply and obtain a credit limit increase of \$1,000 or more. New credit card accounts must be opened by 2/19/21 and balance transfer requests must be received by 2/28/21.



Better than Basic!

You are better than basic, so be sure your checking account is too. Switch to [Genius High-Yield Checking](#) and earn a better rate of **4.07% APY*** on your average monthly balance. Meet two easy requirements by enrolling in eStatements and using your [Genisys Rewards Debit Mastercard](#) on purchases of \$5 or more, at least 10 times a month. Open or upgrade your account today. Visit [genisyscu.org](#) or call us at 248-322-9800 or 1-800-521-8440 ext. 5 for more information.

*Current checking members must upgrade account through Online Banking or by contacting a branch. When logging into Online Banking current members can click on the "Genius Checking" link on the left sidebar to begin your Genius upgrade. To enroll in eStatements, simply login to Online Banking. Click on "eStatements" on the left sidebar. Click on "I prefer eStatements" and agree to the disclosure. Annual Percentage Yield designated as APY. Balances over \$7,500 will earn .05%APY.

Social Media!

Keep up with us [@genisyscu](#) on Facebook, Instagram, and Twitter. We share new promotions, helpful financial tips, important credit union news and updates, community events, and even fun giveaways! Turn on notifications so get an alert when we post, you don't want to miss a thing!



Invest Today for Wealth Tomorrow.



Want to retire in a warm locale? Send your kids to college? Or invest your savings with the help of a friendly professional? Contact the team with Genisys Investment Services for solutions to all your future goals. Start off with a no cost, no obligation consultation today. Set up an appointment today at [genisysinvestmentservices.com](#).

Securities and Advisory services offered through Cetera Advisor Networks LLC, Member FINRA, SIPC. Cetera Advisor Networks LLC is not an affiliate of Genisys Investment Services, a division of Genisys Credit Union.

Mutual funds, annuities and other investments available through Cetera Advisor Networks are not insured by the FDIC, NCUSIF or any federal government agency, are not deposits, or obligations of nor guaranteed by Genisys Credit Union, or any other affiliated entity. Investments are subject to investment risks including loss of principal invested.

Homemade Memories!

Some of the best memories start with home, even during a pandemic! If you are looking for a new home or want to refinance your forever home, turn to the [Mortgage](#) Team at Genisys. We have solutions for all homeowners, even first time buyers. Start making new memories today and contact a [Mortgage Consultant](#) at 248-745-3353 or 800-521-8440 ext. 3.



Buy Completely Online with Carvana

Genisys is partnered with Carvana to offer you a way to buy your next vehicle completely online. With Carvana, you can purchase a great used vehicle and have it delivered to you without leaving home! It is a safe, no contact way to buy. Also, enjoy peace of mind with your purchase and Carvana's 7-day "no questions asked" return policy.

Check out Carvana's inventory at carvana.com/genisyscu.



Rochester-Avon Branch is Moving!

Our Rochester Hills branch on Avon Road is moving later this month! The new stand alone branch location complete with Drive-Thru service will be located at 1611 S. Rochester Road in Rochester Hills. We are very excited to welcome our Avon Road members and all members in the area to our new branch. Watch for emails and branch signs on the opening date announcement!

Last Chance for the Holiday Loan

You still have a bit of time to take advantage of our [Holiday Loan](#)! If you went a little over budget and want to consolidate bills or even just need to borrow a small amount this is a great low rate option. Borrow up to \$5,000 as low as:

- 5.75% APR* for 24 months
- 7.25% APR* for 48 months

This offer will be packed away with your decor on January 31, 2021. Apply anytime, on any device at genisyscu.org.

*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$44.21 per \$1,000 borrowed at 5.75% for 24 months. Approximate monthly payment would be \$24.06 per \$1,000 borrowed at 7.25% for 48 months. Actual term will vary based on loan amount borrowed.



Get Your Maximum Refund and Special Savings on TurboTax

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, [TurboTax®](#) has you covered.



- Taxes made easy. Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.
- Real experts standing by. With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.
- Done right, guaranteed. TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Genisys works with TurboTax to provide special savings for our valued members -- get up to \$15 off TurboTax federal products. Get started at genisyscu.org and click the TurboTax banner.

Visit <http://turbotax.intuit.com/lp/yooy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

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



Community Involvement

We've been proud to partner with various organizations throughout the year like area chambers, parks and recreation, downtown development authorities, nonprofits and more to bring communities together to celebrate with fun events for family and friends.

Thanks & Giving Campaign

The team at Genisys raised funds for Lighthouse's Thanks & Giving Campaign to provide Thanksgiving dinners to all their families. The team raised \$12,178 or 810 turkeys, which was doubled by Meijer for a total of 2,432 turkeys!



Coats for the Cold

Throughout November we partnered with Oakland County Sheriff's Department for Coats for the Cold, which collects coats for charitable organizations to provide free coats for those in need during winter. Thank you to all who stopped at our various branches and donated coats!

Walk for Warmth

We are in the midst of our annual fundraising for Walk for Warmth of Oakland and Macomb counties. Each year we raise funds to help community neighbors with heating assistance, but this year dollars will go a bit further to help those facing challenging circumstances overall. If you are interested in donating, visit one of our Oakland or Macomb county branches!

Stay up to date with events happening in your community by visiting <https://www.genisyscu.org/about-community-involvement> or on social media @genisyscu on Facebook, Twitter, and Instagram.

24/7 Loan Applications

You lead a busy life. When you need to apply for a new loan, you can whenever is most convenient for you. Our online loan application center accepts loan applications anytime, from any device. Visit genisyscu.org/online/loanapplications to apply for any loan that Genisys offers.

Annual Meeting

The Annual Meeting is scheduled to take place on March 25, 2021 at 5:30 pm at the Credit Union headquarters. In the event that alternate arrangements need to be made, updates will be posted on our website.

Holiday Closings

All offices will be CLOSED for the following observed Federal Holidays:

- Martin L. King Jr. Day** - Monday, January 18, 2021
- President's Day** - Monday, February 15, 2021