



## Looking for a Great Rate?

Start 2013 off right! Want to consolidate holiday bills, make updates to the house or plan the perfect winter get-a-way? Genisys offers competitive loan rates for any budget, making it easy to finance cars, homes, vacations and much more.

Apply online at [www.genisyscu.org](http://www.genisyscu.org), visit your local branch or call a Financial Service Representative at (248) 322-9800 or (800) 521-8440, ext. 5.



## New Android App

Genisys is excited to announce that our new Android application is now available! Features of the app include:

- Registration for mobile banking can be done on the device
- Multiple accounts can be accessed from one device
- Online deposit will be part of the application
- Debit card transactions will show additional details including the cardholder who performed the transaction
- Transfers can be done within an account or to other Genisys accounts
- Quick Drag-and-Drop transfers can be done from the account overview page
- Numerous customizations can be done on the device



*Download the new Android App  
in the Google Play store today!*

## Youth Savings Accounts

Open a youth 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](http://www.moolamoola.org)



[www.youthinvestors.org](http://www.youthinvestors.org)



[www.teenadvantage.org](http://www.teenadvantage.org)

## Turbo Tax Online

Why spend more than you should to have someone else do your taxes for you?



TurboTax puts the power in your hands to keep more of your hard earned money, with the peace-of-mind of knowing you have experts in your corner every step of the way. Genisys Credit Union members can prepare, print and e-file simple federal tax returns FREE with TurboTax® Federal Free Edition. Get started now by visiting the Discounts & Promos section at [www.genisyscu.org](http://www.genisyscu.org) and get your biggest possible refund!<sup>1</sup>

1 Maximum (Biggest) Refund Guaranteed or Your Money Back: If you get a larger refund or smaller tax due from another tax preparation method, we'll refund the applicable TurboTax federal and/or state purchase price paid. TurboTax Federal Free Edition customers are entitled to payment of \$14.95 and a refund of your state purchase price paid. Claims must be submitted within 60 days of your TurboTax filing date and no later than 6/15/13. Optional add-on services excluded. Cannot be combined with TurboTax Satisfaction (Easy) Guarantee.

© 2012 Intuit Inc. All rights reserved. State filing charges apply. Limited time offer for TurboTax 2012. 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. Other parties' trademarks or service marks are the property of their respective owners.

## Invest in America Auto Discount

Genisys Credit Union is a proud participant of Invest in America, a discount program that brings our members valuable savings on the things they use most.

Budgeting for a new vehicle this year? Finance your loan with us, and maximize your savings with the Invest in America discount! Genisys Credit Union members can receive preferred pricing when they purchase an eligible new GM vehicle. This is in addition to most current incentives and special offers!

Don't delay! Learn more by visiting the Discounts & Promotions section at [www.genisyscu.org](http://www.genisyscu.org).



## Internet Browser Safety

The browser is the window to the online world. Browsers are the primary method and the most used software on your computer to interact with the Internet. You use browsers for online banking, accessing webmail, social networking, shopping, maps or searching for information. The most popular browsers are Internet Explorer, Chrome, Firefox and Safari. The majority of online threats come from the Internet too. This makes browsers a target for fraudsters to attempt to steal your data or personal information.

### Steps to secure your browser:

- 1. Keeping browsers updated** – Browsers are constantly being patched and fixing known vulnerabilities, but also adding new security features. Always having the latest version is one of the best ways to help secure your browser and your system.
- 2. Add-ons (also called plug-ins)** – Add-ons are other software programs that interact with the browser. The most common add-ons are Java and Flash Player. Flash player is used to watch videos from YouTube. The more add-ons a browser has installed, the greater the attack surface increases. Add-ons come with their own set of vulnerabilities. You want to ensure that whatever add-ons you have installed are always current and up to date.
- 3. Pay attention to website addresses** – Malicious websites may look identical to a legitimate site, but the address may use a variation in spelling or a different domain.
- 4. Downloading from the web** – You always want to make sure that anything you download is something you wanted to download and from a legitimate web site. Do not accept or agree to download something from a pop up window.
- 5. Secure your online transactions (https://)** – Look in the address box for the “s” in https:// before any transaction. That “s” tells you that the site is taking extra measures to help secure your information.

## News Brief

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

**Monday, February 18, 2013** – President’s Day

**Online Banking Reminder!** We hope you are enjoying the new system! Don’t forget that you can now use the self service tool to reset your password and username directly from the Online Banking website.

## Competitive Health Insurance Available At Genisys!

Genisys Credit Union has partnered with Members e-Health Insurance to offer our members the opportunity to obtain competitive health insurance.

- **It’s easy.** Shop, compare, apply and enroll online from the comfort of your own home.
- **It’s an everyday good value.** Members e-Health allows you to pick health insurance options that fit your needs and budget.
- **It’s competitive.** Select your coverage options and ask for a free quote. Members e-Health automatically compares prices from national insurance carriers like Blue Cross Blue Shield, Blue Care Network, Aetna, Celtic, Assurant and more!
- **It’s safe and secure.** Members e-Health is from our trusted partners at North Coast Agency, LLC.

Take full advantage of this benefit of membership and see what you can save. Visit [www.genisyscu.org](http://www.genisyscu.org) to learn more and to obtain your free, no obligation Members e-Health quote!



Congratulations to **Justin Stojsih!** He is the winner of our **“Stuff Your Stockings Sweepstakes”** and has won \$100 deposited into his account for telling us what was on his wish list during December.

You could be the next winner! Make sure you follow [genisyscu](http://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.

Follow us today! Check out our [Facebook & Twitter](#) page at [www.genisyscu.org](http://www.genisyscu.org) under [Genisys News](#).



Genisys volunteers gathered to pack over 700 food boxes for distribution through the Baldwin Center for Thanksgiving and Christmas. Genisys also donated \$1,700 to assist the Baldwin Center with purchasing necessary supplies.



Genisys worked with Lighthouse of Oakland County to proudly adopt 14 families for the holiday season. These families received gifts and presents from a wish list they had created.