



HOLIDAY BLUES?

If the holiday spending left you feeling a little sad, use our [Holiday Loan](#) to start the New Year off right and lift your spirits back up! This is a great personal loan option to borrow up to \$5,000 for 48 months with a great rate as low as 8.25% APR*. Don't delay, this offer is only available until January 31, 2019.

[Apply](#) anytime, on any device at genisyscu.org or call a Financial Service Representative at 248-322-9800 or 800-521-8440 ext. 5.

*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 \$24.53 per \$1,000 borrowed at 8.25% for 48 months.



SIMPLY SMART.

It is simply a smart move to open a [Genius High Yield Checking](#) account! Not only do you earn an outstanding **4.06% APY***, but you earn Debit Rewards points on your everyday purchases. Only 2 requirements, use your Genisys [Debit Rewards Mastercard](#) on purchases of \$5 or more at least 10 times each month and enroll in [eStatements](#). So simple. So smart.

Open or convert your checking to the Genius High Yield Checking account today! Get all the details at genisyscu.org or call us at 248-322-9800 or 800-521-8440 ext. 5.

*APY is Annual Percentage Yield. Paid on balances up to \$7,500 each month if requirements met.

KEEP UP WITH GENISYS!

Keep up with all our community events, latest promotions, and other credit union news by following us [@genisyscu](#) on Facebook, Twitter and Instagram.



RIGHT AT HOME.

Feel right at home when you work with the Genisys [Mortgage](#) Team. From the pre-approval to the closing, our Mortgage Consultants are with you every step of the way. We offer several programs along with fixed and adjustable rate options, and always with low rates and low fees.

[Apply](#) online at genisyscu.org or contact a Mortgage Consultant at 248-745-3353 or 800-521-8440 ext. 3265.

MOVE ON FROM HIGH INTEREST!

Move your credit card balances over to your NEW [Genisys Credit Mastercard®](#) and save! From now through February, transfer your high-interest balances to a low-interest rate of **2.99% APR*** for 12 months.

To [apply](#) for your new Genisys Credit Mastercard, visit us at genisyscu.org or contact a Financial Service Representative at 248-322-9800 or 800-521-8440 ext. 5.



*Must meet credit qualifications. Existing cardholders eligible for transfer special if they obtain a credit limit increase. New credit card accounts must be opened by 2/20/19 and balance transfer requests must be received by 2/28/19.

MEMBERS SAVE ON TURBOTAX, THE TAX SOFTWARE THAT HAS YOU COVERED

The tax laws have changed, but [TurboTax](#) is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can **save up to \$15** on TurboTax this tax season. **To access the member discount, click on the [TurboTax](#) web banner at [genisyscu.org](#).**

- **Searches over 350 deductions.**
TurboTax finds every deduction and credit you qualify for, so you don't miss a thing.
- **Get a head start on your taxes.**
Snap a photo of your W-2 or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Expert review of your return.**
With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

More Savings with [Love My Credit Union Rewards!](#)

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- ♥ Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a Sprint customer.*
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

The more offers you take advantage of, the more you save. Visit [genisyscu.org](#) today!

*Restrictions apply. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. 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.

APPLY ANYTIME, ON ANY DEVICE.

Need to apply for a loan at 2am? No problem. All our [loan applications](#) are available online and are easily viewed on your computer, tablet or smartphone. Just visit us at [genisyscu.org](#) to start your application today.

HOLIDAY CLOSINGS

Our branches will be closed in observance of the following Federal Holidays:

- Tuesday, January 1, 2019 – New Year's Day
- Monday, January 21, 2019 – Martin L. King Jr. Day
- Monday, February 18, 2019 – President's Day

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

Making a *Difference*



37TH HOLIDAY EXTRAVAGANZA

Genisys was proud to be a presenting sponsor of the 37th Holiday Extravaganza Parade. The event includes tons of free activities including horse drawn wagon rides, face painting, hot chocolate and s'mores stations, arts and crafts, a petting zoo and reindeer. The parade included nearly 100 participating units and many of your favorite costume characters! Join us next year on Saturday, December 7th for the 38th Holiday Extravaganza.

GENISYS SPONSORS HOLIDAY EVENTS IN THE COMMUNITY

Genisys was also a proud sponsor of many holiday celebrations in the following communities: Chesterfield, Clarkston, Clio, Clinton Township, Commerce, Eagan(MN), Fenton, Grand Blanc, Lake Orion, Marysville, Ortonville, Oxford, Pontiac, Rochester, Roseville (MN), Shelby, Troy, Waterford, White Lake and Wixom.

2019 WALK FOR WARMTH IS APPROACHING

We would like to invite you to participate in OLHSA's, Oakland Walk for Warmth event on February 9th at Bass Pro Shop in Great Lakes Crossing Outlets and Macomb Community Action's event on March 2nd at the Macomb Mall. Please join us in raising money to help heat the homes of our neighbors in need.

COMMIT TO YOUR FUTURE THIS YEAR.

Be ready for your financial future and set up a complimentary, no obligation consultation with a [Genisys Investment Services](#) professional. Our representatives can help with your retirement plans, 401(k) plans, or college funding. Make a commitment to be financially fit in 2019.

Visit your local branch or call us at 248-322-9800 or 800-521-8440 ext. 5 to set up an appointment.

Securities offered through Cetera Advisor Networks LLC, member FINRA/SIPC. Investments are: Not FDIC/NCUSIF insured, may lose value, not financial institution guaranteed, not a deposit, not insured by any Federal Government Agency. Cetera is under separate ownership from any other named entity.



GENISYS
CREDIT UNION
Where you come first.