



Winning Starts Here!

Put, "Open a [Genius High-Yield Checking](#)" on your 2025 to-do list! Receive a very nice **6.75% APY*** plus [Debit Rewards](#) for gift cards, travel and more! Earn a potential of nearly \$500 a year on your average monthly balance when you enroll in eStatements and use your Debit card 10 times per month on purchases of at least \$5. It's the smartest Checking Account in town!

*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 stated APY. The earned per year amount shown is calculated by a full year at the account balance amount 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. Balances above \$7,500 earn .05% APY.

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!



Save Big!

Save on your monthly [Auto Loan](#) payment when you drive your loan to Genisys! Our rates are starting as low as **4.99% APR¹** up to 75 months. Save big on new or used vehicles. We can even refinance your current loan from another lender or buyout your leased vehicle. There is a 90 day, no pay² option and payment reset option should you qualify for a lower rate later.

1 Annual Percentage Rate (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. Approximate monthly payment would be \$15.55 per \$1,000 borrowed at 4.99% for 75 months.
2 90 days no payment offer available to credit scores of 660 and higher. Interest accrues during the deferral period.



Get the Home You Want.

The [Genisys Mortgage](#) team has the solution to get you into a new home or improve your beloved home. We can help with mortgages for new construction, renovation, purchases, refinances, or [home equity loans](#) and HELOCs. Get started by contacting us today to find the loan for your home.

NMLS #409008 • Equal Housing Opportunity Lender

2 Choices. 2 Great Deals!

With [credit cards](#), we've got 2 easy choices for you! The Genisys Rewards or Platinum Credit Cards feature low rates, no annual fees, and the security you need. With the Rewards card, points are earned for gift cards, travel and merchandise. Add our [Card Controls app](#) for use alerts and other custom settings.



Alerts, Security, and Account Management with our Apps!

The [Genisys Mobile](#) and [Card Controls](#) Apps work together to keep you informed on everything that is going on with your accounts and cards. Alerts like low balance, payment reminders, and when your card is authorized for a purchase. Not to mention balance inquiries, remote deposit, and eStatements.

The features in our apps are also great options to help save you time and trips to the branch, during your busy day.

Our apps are a must have to keep your accounts secure and keep you in the loop on your current balances and avoid any "whoopsie" moments. Download today and check out all the options.

The **2025 Annual Meeting** will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan on Wednesday, April 23, 2025 at 5:30pm.

The **Board of Director Nominees for 2025** are:
Pete Devita, Gregory Melega, and Brian Zabowski

PETER DEVITA - Director

Peter Devita retired from General Motors Truck Product Center where he was a Quality Network Representative. He has been a member of the credit union since 1979. Mr. DeVita served as a Supervisory Committee member from 1998 until 2005. He was then appointed to the Board of Directors where he currently serves.

GREGORY MELEGA - Director

Gregory Melega, is a graduate of John Carroll University. He worked for General Motors in the Global Product Development Finance staff, retiring in 2016 with over 36 years of service. Mr. Melega has continued to be involved with GM as a Contract Auditor in the Supplier Claims Activity and was a retiree leader for the GM Student Corps Summer Program from 2017 thru 2019. He has been a member of the credit union since 1982 and served as a Supervisory Committee member from 1992 until 1994 and was then elected to the Board of Directors where he currently serves.

BRIAN ZABOWSKI - Director

Brian Zabowski served in the United States Air Force from 1968-1972. After returning to civilian life, he received a Bachelor of Science Degree from Lawrence Technological University in the field of Industrial Management. Mr. Zabowski worked at Unisys Corporation as a Client Infrastructure Engineer for 42 years and retired in 2014. He has been a member of the credit union since 1975. Mr. Zabowski was a member of the Supervisory Committee from 2001-2005 when he was elected to the Board of Directors where he currently serves.

Save Money and WIN Tax Season!

Genisys members can **save 20% on TurboTax®**, whether you file yourself or have an expert file for you. Or **save up to \$25 on in-office tax prep services from H&R Block** and get your taxes done by professionals. Plus, enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes. **Scan the QR code to learn more and get started!**



SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

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*

In the season of giving, the Genisys team raised and donated funds for Lighthouse's annual Thanks & Giving Campaign. In partnership with Meijer, our donations were doubled allowing Lighthouse to provide turkeys and Thanksgiving dinner to over 2,000 families!



Project Impact

Our branches throughout Michigan and Minnesota are in the midst of raising funds to benefit area non-profits in their communities. Stop by a branch to learn more about the non-profits they are supporting in your community and how you can help!

Know the Red Flags of Fraud

Have you received a call or text from someone claiming to be from Genisys and they ask you to verify personal or account information?

✔ We may contact you regarding an account issue or to ask if you made a particular card transaction.

▶ **BUT we will NEVER call or text you and ask for these things!**

- Debit card Personal Identification Numbers (PIN)
- The CVV 3 digit security number on the back of your cards
- Online and Mobile Banking passwords
- One-time passcodes sent to you via text or phone
- Full account numbers
- Personal information like how long you have been a member, your online security question answers

⚠ Because of the increase in spoofed caller ID, it's possible that the fraudsters may even appear to be calling you from a Genisys phone number. But if they call you and ask for any of the information above, you can be sure it's a fraudster.

Holiday Closings

Martin Luther King, Jr. Day - Monday, January 20, 2025

Presidents' Day - Monday, February 17, 2025

Genisys System Upgrade

We are excited to announce Genisys Credit Union's upcoming [system upgrade](#). This comprehensive system upgrade will offer improved and faster service. Our system upgrade will take place over the weekend from Friday, January 31st, through Monday, February 3, 2025 at 9:00 am. Please be sure to read the insert that is included with your account statement for important details about the conversion and your account access during this weekend.