



I Think I Need...



The **Genisys VISA® Platinum credit card** provides superior savings, services and purchasing power. Enjoy a wide range of benefits that make it the only credit card you need in your wallet including:

- As low as 9.9% APR
- No annual fee
- 28-day interest-free grace period
- Online and mobile account access
- No fee balance transfers and cash advances
- Auto rental insurance
- Warranty Manager
- \$500,000 travel accident insurance

It's easy to see why the Genisys VISA® Platinum credit card should be your credit card of choice. To apply, stop into one of our branches, visit www.genisyscu.org or call a Financial Services Representative at 800-521-8440, ext. 5.

You have dreams. We can help!

HOME. Nothing else sounds as welcoming, and nothing else feels as safe and secure.

Make your dreams come true this summer! Genisys Credit Union offers several mortgage programs to help members purchase or refinance their home!



Whatever part of the United States you've decided to call home, we can help you put down roots. The Genisys mortgage program offers:

- Great rates and low fees
- Loans for new purchases or refinances
- Online or telephone application process (except for closing)

Follow the path to savings this summer! See which mortgage program fits your family's financial plan today! Apply online at www.genisyscu.org or contact a Mortgage Specialist at 248-322-9800 or 800-521-8440, ext. 3265.

Slide Into Summertime Fun

Genisys Credit Union's **Summer Loan** is back! Take the plunge and make your summer special. Want to send the kids to camp? Trying to finance a vacation? Looking to purchase new patio furniture? No matter what your plans are, Genisys has the loan for you!

Right now, we're offering a rate **as low as 7.75% APR*** on loans up to \$5,000 for up to 48 months. This special offer is available through August 31, 2013, but now is the time to make a splash.

Apply for your Summer Loan today! Visit one of our branches, call a Financial Service Representative at 800-521-8440, ext. 5 or use our Online Loan Application. You can also download an application and mail or fax it back to us.



*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan.

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



www.youthinvestors.org



www.teenadvantage.org

<http://www.genisyscu.org>
WEB WISE

Beware of Phishing

Have you heard about phishing? Not fishing, but phishing! Identity thieves are always looking for their next victims. One way they do this is through phishing.

What's Phishing? It's when a company sends you an alert telling you that because of a computer glitch or security breach, it needs you to confirm your information or it will cut off services or close your account.

You may get an email with a link to a website to enter your information. Even though it looks legit and may appear to have the right address, it's a spoof designed to get you to surrender personal information. Or, the email may infect your computer with viruses or spyware to obtain information.

Be aware of any suspicious emails, text messages or phone calls requesting any personal or financial information. Legitimate companies have backup tapes. They don't need to email you to ask for your account or Social Security number. Delete these emails without opening them.

Reminder! Never give out private information via an email link or over the phone unless you initiate the call.

News Brief

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

Thursday, July 4, 2013 – Independence Day

Amusement Park Discount Tickets

Genisys is once again selling discounted amusement park tickets at our branches to Cedar Point and Valleyfair for the 2013 season.

Cedar Point **Valleyfair**

Adult – \$42.50 (\$54.99 gate)
\$44.99 online

Jr/Sr – \$24.50 (\$29.99 gate)

Adult – \$28.50 (\$43.99 gate)
\$32.99 online

Jr/Sr – \$28.50 (\$29.99 at gate)
Also includes New Dino
Exhibit Admission

For more information, visit our *Discounts & Promos* page at www.genisyscu.org.

Earn Rewards & Bonus Points When You Shop



Being a Genisys member has its rewards. Every time you use your Genisys Rewards Debit MasterCard® by signing for transactions, you'll earn points (one point for every \$2 spent) redeemable for travel, merchandise, gift cards and much more.

Visit the Genisys Rewards website at www.genisyscu.org to view your point totals, shop our Rewards online catalog, redeem points and for more information.

Don't have a card? Open a Genisys checking account and Genisys Rewards Debit MasterCard® today to start earning the rewards you deserve. You can apply by visiting www.genisyscu.org, contacting your local branch or by calling 248-322-9800 or 800-521-8440, ext. 5.



Congratulations to **Suzanne C.!** She has won \$100 for signing up for eAlerts during April.

You could be the next winner! Make sure you follow [genisyscu](http://www.genisyscu.org) 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 under **Genisys News**.

Making a Difference



Genisys Credit Union recently sponsored the Let's Move Festival of Races, Macomb County's premier running event. The festival was inspired by the "Let's Move" Campaign to combat

childhood obesity in America. The objective was to promote healthy lifestyles throughout an individual's lifetime. Proceeds from the event will be returned to the community to support healthy living education and physical fitness.

More than 65,000 Oakland County residents live below the poverty level and over 750 families turn to Lighthouse every month for food. Genisys proudly sponsored the Annual Hunger Walk at Oakland Community College to help support these families in need. Over 360 people participated in the walk, which raised over \$55,000. Proceeds from the event will support Lighthouse of Oakland County's year-round food pantry, which provides assistance to families throughout Oakland County.



GENISYS
CREDIT UNION



AMERICA'S
CREDIT UNIONS®



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

Where you come first.