

TRI-POINTE TO JOIN WITH GENISYS.

On December 9, 2014, Tri-Pointe Community Credit Union announced that it will be joining forces with Genisys Credit Union. This is GREAT news for credit union members of both Tri-Pointe and Genisys.

The combination will result in a larger, financially strong credit union with total assets in excess of \$1.8 billion. Both Tri-Pointe and Genisys have consistently received the highest 5-Star rating for safety and soundness from BauerFinancial, an independent rating organization. This combination will provide even more security and resources for your credit union.

With completion of this merger, Genisys Credit Union will have a total of 29 branches, welcoming additional branches in Fenton, Grand Blanc, Clio, Flint and Vassar, MI. There will be no other impact on the branches, online and mobile banking, and other Genisys services that you use.

When Will This Combination Be Final?
Some additional regulatory requirements must be met before this combination is finalized in 2015. Beginning in April 2015, operations will combine slowly over a period of several months. We will continue to keep you informed of developments as they occur at genisyscu.org.

You could be the next winner! Make sure you follow [genisyscu](#) on Facebook and/or Twitter to participate in our special contests, promotions and events. Plus, receive financial tips and other helpful information. Additional information can be found on our [Facebook](#) & [Twitter](#) page at www.genisyscu.org.



LOANS FOR ANY REASON.



Looking for a mortgage, home equity or auto loan? Start 2015 off right and check with us before you get your next loan! We offer low rates, great terms and fewer fees.

Apply for your loan today at www.genisyscu.org, visit your local branch or call a Financial Service Representative at 248 322-9800 ext. 5 or 800 521-8440.

THERE'S STILL TIME!

Genisys has money to lend for life's little get-a-ways so use it for more than just paying off holiday expenses. Borrow up to \$5,000 for 48 months with rates as low as 7.75% APR* through January 31, 2015!



Kick off the New Year with a Genisys Holiday Loan and apply today! Visit our website at www.genisyscu.org, stop into your local branch 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.

BUY YOURSELF A GIFT!



Save money with an auto loan from Genisys! Rates as low as 1.99% APR*, flexible terms, and quick and easy financing for new, used or refinances.

Apply today at www.genisyscu.org, visit your local branch or call a Financial Service Representative at 248 322-9800 or 800 521-8440, ext. 5.

*Rates and terms may vary depending upon credit qualifications, age of collateral, payment protection package and Direct Deposit with AutoPay set up from a Genisys checking or savings account.

SKIP-A-PAY!

Put some extra cash in your pocket or pay off holiday bills with our Skip-A-Pay program. If you have a qualifying loan, you can elect to skip up to two payments each year! We know that money can be tight especially around the holidays so opt for a loan Skip-A-Pay today.

- Log in to online banking and select the "Skip-A-Pay" link from the Accounts tab.
- Your eligible loans for this service will be available to choose from a drop down menu.

PLAN YOUR FUTURE.

Are you saving enough for retirement? We can answer that! Pursue your financial goals with a complimentary investment consultation and discuss issues related to you and your family's unique situation:

- Retirement plans
- 401(k) plans
- College funding
- And much more

Contact your local branch to learn more about the specific types of investment options that are offered through our Genisys Investment Services Program. You can also take advantage of the Genisys Investment Services website, which has helpful calculators, information and advice to guide you through each planning stage in life. Check it out today at www.genisyscu.org!



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**Not NCUA insured • May Lose Value
Not a Deposit • No Credit Union Guarantee.
Not Insured by any Federal Government Agency.**

YOUTH CLUB NEWS.

Congratulations to **Leah R.** and **Tess R.!** They are our Moola Moola and Youth Investors Holiday Greeting Card Contest winners, and they have each won a \$50 VISA gift card and a pack of their holiday greeting cards. Thanks to all of our Youth Club artists who participated!

ANNUAL MEETING REMINDER.

Mark your calendar for the Genisys Credit Union Annual Meeting at 5:30 p.m. on Wednesday March 25, 2015 at the Genisys Credit Union headquarters located at 2100 Executive Hills Blvd., Auburn Hills, MI 48326. All members are welcome to attend. Please let us know by calling (248) 322-9800 ext. 2133.

No petitions were received for board positions. The three members submitted by the Board of Directors Nominating Committee will be elected by acclamation.

NEWS BRIEFS

Holiday Closings -

All branches and Genisys headquarters will be closed:
Monday, January 19, 2015 - Martin Luther King Jr. Birthday
Monday, February 16, 2015 - Presidents' Day



Now open in Royal Oak!
530 N. Main St.
Royal Oak, MI 48067
(248) 268-1557

Deposit Checks without Leaving the House!

Our Mobile Deposit service lets you deposit checks 24/7 to your Genisys account. Plus it's quick, secure and easy to use! You can simply take a picture of the check with your iPhone or Android device and upload it into your account right through the Genisys Mobile Banking App. It's as simple as that!



Get your mobile banking app today!

Download iPhone App Download Android App



Genisys Credit Union was proud to sponsor a variety of holiday events around town! We supported events in the following communities:

Auburn Hills
Commerce
Oxford
Roseville, MN
Troy
Wixom

Chesterfield
Eagan, MN
Pontiac
Royal Oak
Waterford
Ypsilanti

Clarkston
Macomb
Rochester
Shelby
White Lake



2014 MCULLAF GRAND RAFFLE WINNERS

Congratulations to our members who were winners this year.

\$5,000 - Marshall Crawford, Troy MI, branch

\$1,000 - Meredith Lewis, Ypsilanti, MI branch

Thanks to all of our members who purchased tickets and supported the Credit Union movement.

