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- And much more

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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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If purchasing a new or used car isn't exciting enough, our low **Auto Loan** rates and flexible terms will make you scream with excitement! Rates as low as **1.99% APR*** for new or used auto loans or for refinancing a vehicle loan that you have with another lender. We will work with you to find the best terms that meet your budget and make the process quick and easy.

Apply online 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.*



SPICE UP YOUR SPACE!

Start improving your space with our low rate **Home Equity** loan. Use your equity to remodel with our low rates and low fees, fixed rate loans and variable rate lines of credit!

Find out more about our home equity options and get started today. Call 800-521-8440 ext. 3265 to speak to a Home Equity Specialist or visit www.genisyscu.org to learn more.



FREE BEATS FEES!

Save more with a Genisys youth savings account for your child or grandchild, and give them the smart start to their future! They'll be enrolled in one of our three age based savings clubs complete with activities, FUN and educational club websites, prize drawings and more! Plus, there are no minimum balances and no monthly fees. Join in on the FUN! Check them out at:



www.moolamoola.org



www.youthinvestors.org



www.teenadvantage.org

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Everyone can use a little help now and then to navigate through the various issues of money management. We have put together a suite of tools that offers useful information you can use to make wise decisions with your money throughout your life. Check out our new webpage today!



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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.

ANNUAL MEETING

The 2015 Annual Meeting will be held at the Credit Union headquarters located at 2100 Executive Hills Boulevard, Auburn Hills, Michigan 48326 on Wednesday, March 25, 2015 at 5:30 p.m. The Board of Directors Nominating Committee has submitted the names of members to fill the two Board positions: Pete DeVita and David Stolk.

Pete 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.

David Stolk retired from GM as Project Specialist in the Service Department at GM Service Parts Operation. He is a 1974 graduate of GM Institute. He has been a member of the credit union since 1981. Mr. Stolk served as a Supervisory Committee member from 1992 until 1998. He was elected to the Board of Directors in 1994 where he currently serves.

Members of good standing who wish to be placed on the list of candidates for board positions may do so by petition. Official petitions are available by contacting the corporate office of the Credit Union CEO at (248) 322-9800, ext. 1001. The bylaws require that the signatures of at least 500 members in good standing be obtained. Biographical information, qualifications, and a signed certificate from the nominee stating that they are agreeable to nomination, and will serve if elected must accompany the petition. The Board serves without compensation and represents all members. The filing deadline for petitions is 5:00 p.m. – December 5, 2014. A mail ballot election will be held if the number of nominees exceeds the positions available. Send nominations to the Credit Union headquarters, to the attention of the Nominating Committee, 2100 Executive Hills Boulevard, Auburn Hills, Michigan 48326. The results of the election of board members will be announced at the Annual Board Meeting, which will be held at the Credit Union headquarters. According to the bylaws, if only one person is nominated for each director's position, that person will be elected by acclamation.

NEWS BRIEFS

Holiday Closings -

All branches and Genisys headquarters will be closed:
Monday, October 13, 2014 – Columbus Day
Tuesday, November 11, 2014 – Veterans Day

Coming Soon to Royal Oak!

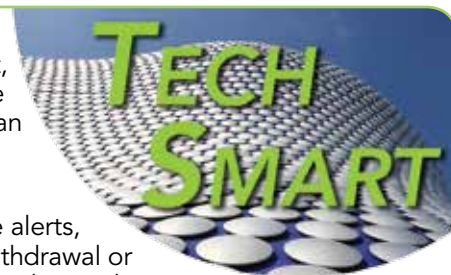
Look for our new branch to open this December at 530 N. Main St. Royal Oak, MI



eAlerts is a convenient, FREE service for Online Banking users. Alerts can be delivered via email or text message.

eAlerts include balance alerts, check cleared alerts, withdrawal or deposit alerts, ATM or Debit card transaction alerts, plus all the personal alerts you'd like to add. Debit card transaction alerts can be set up to notify you when your card is used for a purchase so you can catch fraud or unauthorized purchases right away.

Sign up for eAlerts at www.genisyscu.org, log into Online Banking and click eNotices button at the top. Then just click on Create New Account Alert to select which eAlerts you want to receive.



Genisys Credit Union is proud to serve as the local **presenting sponsor of the Don't be a Monster Anti-Bullying program.**

Genisys Credit Union is partnering with Erebus Haunted

Attraction, Buffalo Wild Wings and Olympia

Entertainment to bring this national program to local middle schools in Southeast Michigan. The Don't be a Monster program educates and empowers youth to be leaders in their school around diversity, inclusiveness, and standing up for their friends and peers. It focuses on the choices a student can make when it comes to bullying, and how these choices will impact their lives as well as the lives of those around them.

Supporting the cause has never been easier. Olympia Entertainment is offering a chance for Genisys members to give back by attending Evil Dead the Musical. Evil Dead the Musical will be playing at the City Theater during the month of October. To purchase tickets to the musical visit OlympiaEntertainment.com/EvilDead_DontBeAMonster and enter the promo code **GENISYS**. \$5 will be donated to the Don't Be a Monster Anti-Bullying program. A show attendee may also bring an Erebus Haunted House ticket stub to the box office when purchasing an Evil Dead Musical ticket and \$5 will be donated back to the program. In addition to the ticket discounts offered by Olympia Entertainment there will be a few opportunities at the show to meet the local program directors and make donations toward the cause. Erebus Haunted Attraction is also offering a discount on weekday (including Sunday) tickets to Genisys Credit Union members. By purchasing tickets at hauntedpontiac.com and using the special promo code **GCU**, members will receive \$3 off their ticket and in return a \$5 donation will be given back to the Anti-Bullying program.

Buffalo Wild Wings will be rewarding each student that completes the Don't be a Monster Anti-Bullying program by presenting them with the Blazing Buffalo Certificate of Completion and a discount coupon to a local Buffalo Wild Wings location.

For more information on the Don't be a Monster campaign please visit <http://dontbeamonster.org/>