



## Don't Move, Improve!

Don't move, improve your home and make it your dream home. The Genisys [Home Equity Line of Credit Special](#) is a great solution for home improvements or debt consolidation with an intro rate as low as **1.99% APR\*** for 12 months. Our Flex Line of Credit features a Rate Lock benefit, too. Learn more at [genisyscu.org](#).

\*Annual Percentage Rate designated as APR. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. All loans subject to approval, not all applicants will qualify. The 12-month introductory period begins on the loan closing date. After the introductory period, the loan reverts to the APR as stated in the HELOC agreement. The APR is the sum of the index plus margin. The maximum/minimum APR that can be imposed is 18.00%/1.99%. During the Draw Period, your Minimum Payment will equal the greater of (i) \$50 or (ii) the periodic finance charges, and other fees, charges, and costs. During the Repayment Period, if any, your minimum payment will equal 1/120th of your unpaid Account Balance at the end of the Draw Period, plus all periodic finance charges and other fees, charges, and costs. The minimum line of credit is \$5,000 and the minimum draw amount is \$100. Home Equity Loans will not exceed a loan to value of 80%. Fees charged for the closing of a Home Equity Line of Credit start at \$275 and could be as high as \$1,500. A home equity line of credit is secured by a first or second mortgage lien on your primary residence only. Flood and/or property hazard insurance may be required. Other restrictions may apply. See Credit Union for complete details. Credit Union reserves the right to end the promotion at any time and without notice. Equal Housing Opportunity Lender • NMLS #409008

## Follow @genisyscu

Be sure to follow @genisyscu on Facebook, Twitter, Instagram, and TikTok. Get helpful tips on maximizing your membership, financial wellness, community happenings and more. When you are out at events with us share pics using #wearegenisys.



## Genisys Mortgage: Home Construction Draw Loan

Genisys Mortgage is excited to introduce our [Home Construction Draw Loan](#)! This is one loan from start to finish. One application, one qualification, one rate lock, up front, and one-time closing, prior to construction, allowing you to focus on the building and design of your home. Get more information at [genisyscu.org](#).

Equal Housing Opportunity Lender • NMLS #409008



## Water or Land?

Where will you be this summer? Boating, camping, trail riding? Wherever you are, we can help you finance summer fun with a great rate on a [Boat](#) or any Recreation Vehicle. Check out our website for the rate line-up of all our leisure vehicles. Apply easily anytime, on any device at [genisyscu.org](#).



## Never Too Early to Start!

The earlier good savings habits begin, the more financially independent your child will be as an adult. With a [High-Yield Youth Savings Account](#) from Genisys, they'll get started the right way! This is a unique account available to our members from birth to age 18, paying **5.12% APY\*** on balances up to \$500. Get your child started on the path to financial independence today.



\*Annual Percentage Yield designated as APY and subject to change at any time. Balances above \$500.00 are paid the standard share savings rate.

## April is Credit Union Youth Month!

During the month of April, if you open or make a deposit to a High-Yield Youth Savings Account, you will be automatically entered in a drawing for the chance to win **\$500\***

AND... for our Michigan kids... Baseball season starts soon and we are excited to be back at the ballfield with our friends at **Jimmy John's Field** in Utica! We need members ages 5-13 to sign up for a chance to be an honorary **Bat Kid** at a game this season. We will randomly choose one boy and one girl for every game this season. Register your child at the link on our Youth Accounts page to be entered in the contest for the 2022 season.

For more information about the new High Yield Youth Savings Club account, contact your local branch or call a Financial Services Representative at 248-322-9800 or 800-521-8440 ext. 5. To be chosen as an honorary Bat Kid at Jimmy John's Field this season, visit [genisyscu.org/youthclubs](https://genisyscu.org/youthclubs) for the entry form and learn all about the game day experience. Let's play ball!

\*APY is Annual Percentage Yield. Dividend paid on balances up to \$500. High Yield Youth Savings account is for members 0-18 years of age only. Between 4/1/2022-4/30/2022 when a new High-Yield Youth Account is opened or a deposit of \$10.00 or more is made to an existing High-Yield Youth Account, your child will receive (1) entry in our random drawing of \$500.00. The winner will be chosen the week of May 2, 2022 and the winner will have \$500.00 deposited to the High-Yield Youth Account. Bat Kid Contest: For the chance to be chosen, your child must have an entry in our 2022 database. Eligible children are between the ages of 5-13. There are 71 games total. See Credit Union for full details.



intuit **turbotax** H&R **BLOCK**

### TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS  
TaxServices.LoveMyCreditUnion.org

Love My Credit Union

## Smarter Smart Phone Budgets

Save on your wireless budget with an exclusive 5% discount on no-contract wireless plans with Total Wireless. PLUS, members get an exclusive 10% off devices \$99 and up now through 4/30/22 with promo code CUSG10.

Visit the Perks tab at [genisyscu.org](https://genisyscu.org) and start saving on your wireless and more with Love My Credit Union exclusive member deals!



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



## Committed to *Community*

We are in the last month of our fundraising campaign for Walk for Warmth of Macomb & Oakland Counties and The Food Bank of Eastern MI in Genesee County! The dollars raised will stay in their respective counties to best support our community neighbors. If you are interested in donating, visit one of our Oakland, Macomb, or Genesee County [branches](#).

Join us on April 30th at Canterbury Village for OLHSA's Walk for Warmth [event!](#)




We are also raising funds at our Eagan, Roseville, and Lakeville, MN branches on behalf of [The Open Door](#)! They focus on a "fresh approach" to ending local hunger through access to fresh, nutritious options.



Join us on April 30th at Faithful Shepherd Catholic School in Eagan for their Empty Bowls [event!](#)

Thank you to our members, staff, family and friends who have donated to our campaigns this year - we truly appreciate your continued generosity in supporting our community neighbors!

## Go Green with eStatements!

Get your statements faster and more securely with eStatements. They are delivered securely to you via online or mobile banking, plus less paper is better for the planet and the trees!  You'll get an email alert when your statements are ready to view.

Sign up easily from the Main Menu in [Online](#) or [Mobile](#) Banking. Scroll to eStatement and click the Settings to enroll now!

## Holiday Closings

**Memorial Day** - Monday, May 30, 2022

**Juneteenth** - observed Monday, June 20, 2022

**Independence Day** - Monday, July 4, 2022