



## Move Up or Fix Up.

Buying, building, renovating, or refinancing... Genisys Mortgage has the Home Loan solution for all homeowners, even first-time home buyers. Find out more about our [Mortgage](#) and [Home Equity Loan](#) options at [genisyscu.org](#).

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.



## Easy Cash!

Following 2 simple rules can earn you up to \$305 per year. It's a smart move to [Genius High-Yield Checking](#). Earn **4.07% APY** when you enroll in eStatements and use your Genisys Debit Mastercard 10 times or more each month. Learn more at [genisyscu.org](#).

\*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 4.07%APY. Balances over \$7,500 will earn .05%APY. The earned per year amount shown is calculated by a full year at the maximum \$7,500 daily balance. Your results may vary as your daily account balance fluctuates.



## Soak Up the Summer!

Make the most of the summer months with outdoor projects, a great vacation, or anything on your list with our [Summer Loan Special](#). Keep your money in savings and choose this budget friendly option for cash you may need. Borrow up to \$5,000 at one of our great low rate options.

**24 MONTHS** as low as **4.99% APR\*** OR **60 MONTHS** as low as **5.99% APR\***

\*Rate is determined at time of application based on individual credit experience. Minimum credit rating required to qualify for this loan. Approximate monthly payment would be \$43.87 per \$1,000 borrowed at 4.99% for 24 months. Approximate monthly payment would be \$19.33 per \$1,000 borrowed at 5.99% for 60 months. Actual term will vary based on loan amount borrowed.

## Happiness is...

### Low Payment **Auto Loans!**

Take a ride with your favorite people in a new set of wheels. [Auto Loans](#) from Genisys have rates as low as **2.24% APR<sup>1</sup>** up to 60 months, plus our 90 day no pay bonus<sup>2</sup>. Apply anytime, anywhere at [genisyscu.org](#).

<sup>1</sup>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 \$17.63 per \$1,000 borrowed at 2.24% for 60 months.

<sup>2</sup>90 days no payment offer available to credit scores of 680 and higher. Interest accrues during the deferral period.



## Go Green with eStatements and Other Conveniences!

- **Sign up for paperless, secure eStatements!** It's good for the planet! Securely access your account statement in [Online](#) or [Mobile](#) Banking.
- **Set custom alerts and manage your debit and credit cards with our Card Controls App.** Download and use along with the Genisys Mobile App. Get real-time usage alerts and have the capability to turn your cards off/on if they are temporarily misplaced.
- **Turn on eAlerts** for things like low balances, loan payments due, or your direct deposit has posted. There are more alerts available to make sure you don't miss a thing.

Set up all of these convenient tools from the Main Menu in online or mobile banking.

## Special Discounts with Love my Credit Union Rewards

### Total Wireless

Find the perfect no-contract, multi-line plan for your family from Total Wireless. Plus, Genisys members save 5% on your plan with auto-refill. Stay connected with nationwide coverage on America's largest, most dependable network.



### Carvana

When you're getting ready to make your dream car a reality, it's important to do a reality check on a few things before you commit.



CARVANA

- **Do the Math**  
It's a good idea to keep car payments under 25% of your monthly household income.
- **Expect the Unexpected**  
It's easy to get caught up in the sticker price when making a purchase, but make sure you're accounting for gas mileage, maintenance costs and insurance.
- **Get Pre-qualified**  
Help speed up the process get pre-qualified for a vehicle loan. Finance a Carvana purchase with Genisys!
- **Cash in on your \$100 cash**  
Visit for Love My Credit Union rewards and receive \$100 when you purchase a vehicle through Carvana.

Check out all the discounts available for members at [lovemycreditunion.org](http://lovemycreditunion.org) or visit our [Perks](#) page at [genisyscu.org](http://genisyscu.org).

## Holiday Closings

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

**Labor Day** - Monday, September 5, 2022

**Indigenous Peoples Day** - Monday, October 10, 2022

## Committed to *Community*

### Walk for Warmth and The Food Bank of Eastern Michigan

We would like to extend our appreciation and gratitude to our members, friends and family who supported our team's efforts in raising funds to benefit MI's Oakland Livingston Human Services Agency (OLHSA) and Macomb Community Action's Walk for Warmth programs and The Food Bank of Eastern Michigan!



Due to your generosity, we are able to give back to those organizations in a big way to best help our community members who need it most - **thank you!**

### The Open Door

At the end of April, we partnered with The Open Door in MN to support their Empty Bowls event to raise awareness about food insecurity & hunger relief in Dakota County and what a success! Over 600 community members attended.



Our branches in Eagan, Roseville, and Lakeville are in the process of raising funds to benefit The Open Door!

## Annual Meeting

The Genisys Credit Union Annual Meeting was held on March 23, 2022. Our Board of Director and Supervisory Committee members are:

### Board of Directors

Chair: Tom Healy  
Vice Chair: Kim Turner  
Treasurer: Pete DeVita  
Secretary: Mark Churay  
James Campbell  
Greg Melega  
Brian Zabowski  
John Schulte

### Supervisory Committee

Chair: Kristie Bidlake  
Dave Stolk  
Barbara Pasciolla  
Jennifer Rogers  
Lisa Christensen  
Mivida Burrus

## Avoid Money Scams

Scammers have us on high alert! We are seeing high volumes of wire fraud, romance scams, and even scams pretending to involve family members. Genisys will never ask you to share a One-Time PIN, or your User ID/Password for online or mobile banking. If you are unsure about a communication that you've received via email, phone or text, let us know! We want to keep you and your account safe!