



The Real Deal.

Genius High-Yield Checking is a real deal when you look at the very simple rules to earn **6.75% APY*** + Debit Rewards! Enroll in eStatements and use your [Genisys Debit Rewards Card](#) 10 times a month on purchases of \$5 or more. It's that easy to earn nearly \$500 per year! Switch to Genius Checking today!

*Annual Percentage Yield designated as APY. Subject to change at any time. Paid on balances up to \$7,500 each month if requirements met. 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. Transactions that are pending on your account, and have not posted as of the end of the monthly qualification cycle will not count as a qualifying transaction for that cycle.



Risk-Free, Guaranteed Earnings

Genisys Certificates are a great way to give your savings a bit of an 'oomph' while not having to worry about what the stock market is up to. We also have **Money Market Accounts**, if you prefer to maintain liquid control of your funds. Easily open a certificate or money market account via online or mobile banking, or stop in any branch. Check our current rates at [genisyscu.org](#).

Be in the Loop!

Follow [@genisyscu](#) on all the social channels to stay in the loop of all our events, promotions, news, and even special contests for fun prizes!



Move or Improve.

The **Genisys Mortgage** Team is ready to help get you the home loan you need. We offer mortgages for new construction, land, renovations, purchases and refinances. Fixed rate [home equity loans](#) and HELOCs are also available. We are sure to have a solution to fit your needs and goals to make a house, your home. Get started today and call us at 248-745-3353.

NMLS #409008 • Equal Housing Opportunity Lender



Summer Loan Special!

For whatever you have planned this summer, the **Summer Loan Special** is a great personal loan option that will fit your budget. Borrow up to \$5,000 and choose from two rate and term options. Get the money you need to make summer happen, while keeping your budget in mind. Apply today at [genisyscu.org](#). This is a limited time offer!

*APR is Annual Percentage Rate. 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 \$45.57 per \$1,000 borrowed at 8.74% for 24 months. Approximate monthly payment would be \$20.75 per \$1,000 borrowed at 8.99% for 60 months. Actual term will vary based on loan amount borrowed. Limited time offer and may end at any time.

24 MONTHS as low as

8.74% APR*

— YOUR CHOICE —

60 MONTHS as low as

8.99% APR*

Cruise in Style.

Auto Loans are quick and easy at Genisys! For new or used car loans, lease buyouts or even refinance your loan from another lender, you'll get a flexible term and payment to fit your budget. We also have 90 day, no payment* and payment reset options available. Get started with a free pre-approval at [genisyscu.org](#).

*90 days no payment offer available to credit scores of 660 and higher. Interest accrues during the deferral period.





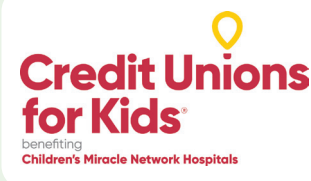
Committed to
Community

Change Kids' Health. Change the Future.

Thank you to all of our members who donated to the various efforts at our branches throughout the month of April! Your donations make an impact for kids in our communities through Children's Miracle Network. Over \$13,000 was raised to benefit Corewell Health Children's Hospital and Hurley Children's Hospital - this impact isn't possible without you!

Community Connections

Join us throughout summer and into fall as we are out volunteering in our communities; making connections and sharing smiles! Visit [genisyscu.org/about-genisys/committed-to-community](https://www.genisyscu.org/about-genisys/committed-to-community) to stay connected with fun in your community.



Member Benefit: 20% Off Online Estate Planning

Genisys members can get exclusive savings of 20% on any estate plan with Trust & Will. Trust & Will is the leading online estate planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning – plans can be completed in 30 minutes
- Wills start at just \$159 with member discount

Scan the QR code to get started or visit our credit union website.

trust&will



Know the Red Flags of Fraud

Have you received a call or text from someone claiming to be from Genisys and they ask you to verify personal or account information?

✓ We may contact you regarding an account issue or to ask if you made a particular card transaction.

► **BUT we will NEVER call or text you and ask for these things!**

- Debit card Personal Identification Numbers (PIN)
- The CVV 3 digit security number on the back of your cards
- Online and Mobile Banking passwords
- One-time passcodes sent to you via text or phone
- Full account numbers
- Personal information like how long you have been a member, your online security question answers

⚠ Because of the increase in spoofed caller ID, it's possible that the fraudsters may even appear to be calling you from a Genisys phone number. But if they call you and ask for any of the information above, you can be sure it's a fraudster.

Annual Meeting

The Genisys Credit Union Annual Meeting was held on April 23, 2025. Our Board of Director and Supervisory Committee members are:

Board of Directors

Chair: Brian Zabowski
Vice Chair: James Campbell
Secretary: Jennifer Rogers
Treasurer: Pete Devita
John Schulte
Tom Healy
Greg Melega

Supervisory Committee

MiVida Burrus
Lisa Christensen
Dave Stolk
Andre Davis
Jennifer Rogers-alternate

Holiday Closings

Independence Day

Friday, July 4, 2025
Saturday, July 5, 2025

Labor Day

Monday, September 1, 2025

Indigenous Peoples' Day

Monday, October 13, 2025