

# Smart MONEY

www.genfed.com

## Introducing Accel

GenFed is pleased to announce a new member benefit - Accel Members Financial Management. As a valued member of GenFed, we are committed to serving you and are providing you with free access to money management and financial education services.

Through our partnership with Accel, a financial management program, you will enjoy unlimited access to financial counselors without paying - it's free! You can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment
- Avoiding bankruptcy, foreclosure, and repossession

Accel can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

Accel counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 1 p.m. To use this new service, simply call 1-877-33ACCEL (332-2235) or visit them on the web at [www.accelservices.org](http://www.accelservices.org).

Just one more benefit of being a GenFed member/owner.

## GenFed has new eStatements!

To celebrate, we are giving away 5 iPhones®\* to members who log into HomeBanking and sign up for our new GenFed eStatements by April 30, 2010!

If you previously had eStatements, you must log into HomeBanking and re-sign up to continue to receive eStatements and get a chance to win an iPhone®\*!

**What is GenFed's 'No Mess' paperless eStatement?** It is a more secure, less wasteful way to receive your statement each month.

Every month you'll receive an email notifying you that your current eStatement is available. Log into GenFed's HomeBanking at [www.genfed.com](http://www.genfed.com) to view it and balance your checkbook at the same time.

Log into HomeBanking at [www.genfed.com](http://www.genfed.com) and click 'Accounts' then 'eStatement' to sign up.

\*iPhone or equivalent. Odds of winning dependent on the number of entries received. Member must log into Home Banking at [www.genfed.com](http://www.genfed.com) and sign up for eStatements by 4/30/10 to be entered into drawing. No purchase necessary to win. For other entries, send your name and address on a 3 x 5 card to GenFed Apple iPhone Drawing, 2492 Wedgewood Drive Suite G, Akron, Ohio 44312. All entries must be received by 4/30/10. Drawing on or before 5/31/10. GenFed employees are not eligible.

## Use Surcharge-Free ATMs

Banks and other ATM owners charge surcharges to use their ATMs. Add to that your bank's foreign ATM fee and you could be dinged \$5.00+ to make an ATM withdrawal at an ATM outside your bank's network. This can add up to hundreds of dollars in fees a year!

But you are in luck! We are a member of Allpoint, Co-Op Advantage and Alliance One surcharge-free ATM networks. This means you have surcharge-free access to over 67,000 ATMs worldwide.

To find an ATM near you, please use the locator on our website [www.genfed.com](http://www.genfed.com).

You can also find a CO-OP Network surcharge-free ATM by texting your location (address, intersection or zip code) to 692667 (MYCOOP) from any mobile phone.

\*Standard text-messaging rates apply.

## KID'S CORNER!

### Calling All Artists

Don't forget to pick up your entry for the Johnny Appleseed Calendar Coloring Contest next time you make a deposit.

But, hurry! Your entry is due by July 31.

If you win, your drawing will be published in the 2011 Johnny Appleseed Calendar!

If you receive a Johnny Appleseed postcard, you can win a prize! Just return your Johnny Appleseed postcard to your branch by the 15th of each month to receive an entry.

# Great Rates!

Check with your local branch for the most current rates... they may be even better than those listed below! All borrowers, even those with less than perfect credit, receive competitive or lower rates at GenFed.

## GenFed Loan Solutions

### New and Used Cars as low as:

2009 and newer	4.49% APR
2007 — 2008	4.99% APR

Get a 0.25% APR discount when you purchase a new hybrid car!  
Ask us for details!\*\*\*

Boats, RVs, & Campers as low as:	4.49% APR
Motorcycles as low as:	4.49% APR

### Real Estate Loans as low as:

First Mortgage (fixed)	4.75% APR
Second Mortgage (fixed)	5.75% APR
Line of Credit (Prime - 0.50%)	2.75% APR
(variable rate, LTV up to 80%)	
(Prime - 0.25%)	3.00% APR
(variable rate, LTV 81%-90%)	



3/3 ARM (variable rate)	3.75% APR
Balloon Loan (fixed)	5.00% APR

(Check with a loan officer about other purchase mortgage options and rates.)

Personal Loans as low as 7.50% APR

Savings Secured Loans as low as 3.25% APR

Certificate Secured Loans as low as certificate rate plus 2% APR

GenFed MasterCard rates as low as: 9.96% APR



Fixed and variable rates. Contact your branch for full MasterCard disclosures.

## Savings, Checking, & Investing

Share Savings	Min. to Open/Earn	APY
Dividend Checking	\$25 / \$100	0.25%
Silver Money Market	\$50 / \$100	0.25%
	(\$2000 min. to earn)	
	\$2000 - \$20,000	0.50%
	\$20,000 and over	0.65%

### New Jumbo Money Market

	\$75,000 and over	0.85%
IRA Accumulator	\$100 / \$100	0.75%
Certificate Accumulator	\$25 / \$100	0.25%
Health Savings Account	(\$100 min. to earn)	
	\$0 - \$2,500	0.50%
	\$2,500 - \$10,000	0.65%
	\$10,000 and over	1.35%

	<b>Certificates</b>	<b>IRA Certificates</b>
3 month	0.30% APY*	
6 month	0.50% APY	
9 month	0.65% APY	
12 month	0.98% APY	0.98% APY
18 month	1.30% APY	1.30% APY
24 month	1.75% APY	1.75% APY
30 month	2.00% APY	2.00% APY
36 month	2.25% APY	2.25% APY
37 month Bump-Up****	2.12% APY	
48 month	2.75% APY	2.75% APY
60 month	3.25% APY	3.25% APY

Refinance of existing GenFed loans subject to applicable fees & conditions. Other rates and programs apply to new money only. Loans subject to approval and terms. Loan rates as of 3/1/10 and include full discounts. We may offer different rates in the future. Contact your branch to determine your discounts. Vehicle loan terms may be limited, based on age of vehicle. Annual percentage yield (APY) on regular savings is accurate as of the last declaration date of 3/1/10. Other savings rates are as of 3/1/10. Penalty will be imposed for early withdrawal on certificates. Certificates have \$1000 minimum. Certificate rates subject to change at any time. Disclosures available upon request. Fees or early withdrawals could reduce earnings on accounts. Contact GenFed staff for more information about current rates, terms and fees. Variable rate HELOC with no minimum rate (floor). Rate tied to the Prime Rate and will not exceed 18.00% APR, even if Prime rises above that. ARM rate adjustment at each 36th month increment. Annual Percentage Rate (APR) for share secured advances will be adjusted quarterly to three percentage points above share dividend rate which was paid at the end of the previous quarter. The Annual Percentage Rate can change quarterly on the 10th day of the month, January, April, July and October. The interest rate will never be less than 3.00% per year and the maximum rate will not exceed 18.00%. When the rate changes, the payment may be adjusted. \*3 month certificate is for MINORS ONLY with a minimum of \$500. \*\*Education IRA increases not available on special terms (items in bold) or with any other coupons or special offers. \*\*\*Hybrid as defined by <http://www.fueleconomy.gov>. \*\*\*\*Available on new money only. Minimum deposit is \$1,000. One rate increase can be requested and performed during the life of the certificate to a current standard rate. Bumps will be made to the rate available for the term closest to, but no greater than, the number of months remaining on the Bump-Up Certificate. Will roll over into S1 Share Savings account at maturity.



Akron*	330.784.5451	Mt. Vernon*	618.244.1077
Antwerp	419.258.5151	Sheffield Lake*	440.949.1782
Bryan*	419.636.1053	Shelbyville	317.392.6230
Centralia*	618.532.9524	Wadsworth	330.336.2150
Fairlawn	330.835.9103	Wadsworth (Great Oaks)*	
Lorain*	440.282.4606		330.336.3556

\*NOW OPEN ON SATURDAYS! CALL FOR HOURS!



Touch-tone Teller:  
800.850.5451



HomeBanking @ [www.genfed.com](http://www.genfed.com)

# Loose Change

## We've updated our online HomeBanking site and also now offer Mobile Banking!

Our new HomeBanking site offers all the same services as before with a more user-friendly program and added benefits including eAlerts you can set up to notify you of changes in your account.

With mobile banking, you can also log into your GenFed account, transfer money and check your balances from your phone.

Visit [www.genfed.com](http://www.genfed.com) from your computer or phone to check out these convenient new features!

## Earn money with your GenFed MasterCard

Earn a 1% rebate, up to \$50, when you transfer your 'other' credit card balances to your GenFed MasterCard. Stop by your local branch to transfer your balances and get your 1% rebate. Don't have a GenFed MasterCard? Stop by your local branch to apply for one and start taking advantage of our 1% rebate offer. Contact your branch for more details.

## Welcome to the Family!

If you have family or friends who work for these companies, please help spread the word to them that they are now eligible to join GenFed FCU.

Executive Medical Consultants in Akron, OH  
Oster Road Modification Center in Sheffield Village, OH  
Roadhouse Tattoos/Stonecold Graphics in Elyria, OH  
Tomahawk Tree Service in Akron, OH

## GenFed has a blog!

Check our blog to see what is happening in the world of credit unions. You can watch videos and read articles that discuss how credit unions are bettering their members and communities by offering a more economical financial experience and superior service. Click 'GenFed News Blog' under 'News & Events' at [www.genfed.com](http://www.genfed.com) to check it out.

## CALM. The way a mortgage should be.

By teaming with some of the biggest names in the mortgage industry, we've added C.A.L.M. to your home purchase mortgage options. CHOOSE - APPLY - LEARN - MOVE.

Click the link on our homepage at [www.genfed.com](http://www.genfed.com) to learn more.

## Important Numbers

If your GenFed Debit Card is lost or stolen, please call 1-888-918-7853 to report it. If your GenFed MasterCard is lost or stolen, please call 1-800-325-3678 to report it.

## 2010 Closed Days:

Memorial Day, Monday, May 31  
Independence Day, Monday, July 5  
Labor Day, Monday, September 6  
Columbus Day, Monday, October 11  
Veterans Day, Thursday, November 11  
Thanksgiving Day, Thursday, November 25  
Christmas Eve, Friday, December 24 (after noon)  
Christmas Day, Saturday, December 25  
New Year's Eve, Friday, December 31, (after noon)  
New Year's Day, Saturday, January 1, 2011

## Privilege Pay Is the Smart Way

When you're busy it's easy to lose track of your checking account balance. GenFed's Privilege Pay program can benefit you in these ways:

- No embarrassment from being declined at the point of sale
- No returned checks or automatic payments
- No additional fee charged by merchants for returned checks/debits
- No hassle if you don't have the funds in your account, if for instance you forget to deposit your paycheck or if a merchant has placed an incorrect hold on your account for your purchase etc.

If you qualify, GenFed will cover your check/debit, up to a certain amount, if for some reason your account is overdrawn. This service kicks in after you use your standard overdraft protection from savings or your overdraft loan. You may pay a fee, but it will be a lot less than the fees you would have accumulated without this protection.

Call your branch and sign up to keep your full overdraft Privilege Pay coverage today! You never know when you'll need it!