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Subject: News from GenFed Federal Credit Union



What's New at GFCU



July 2010

This eNEWSLETTER is a monthly briefing of consumer news, member specials and updates exclusively for members of GenFed FCU!

Special Notes:

GenFed has a blog! Check it out to see what is happening in the world of credit unions. <http://genfedfcu.wordpress.com/>

Did you know many of our branches are open on Saturdays? Visit www.genfed.com and click "Hours & Locations" under "Join GenFed" to find out if your branch is open on Saturdays!

GenFed is on FaceBook! Visit our FaceBook page [here](#) and 'Like' GenFed! Then refer your Facebook friends to 'Like' GenFed and we'll give you a chance at a \$100 iTunes gift card! Click the 'Suggest to Friends' link underneath our logo on our Wall and suggest us to your friends between now and July 31, 2010. Then email the names of the people you referred to contest@genfed.com to get your entries into the drawing. Need more? If one of the people you refer 'Like' GenFed's Facebook page, we'll give you ANOTHER entry for the \$100 iTunes gift card. Forward us to your friends today to get your chance to win! Click [here](#) for more details.

DeposZip Remote Deposit Service NOW AVAILABLE!

GenFed's new remote deposit program, DeposZip, which allows you to make deposits from your home or office, is available now! All you need is a scanner! Access DeposZip by logging in to your Home Banking account, going to Check Services and then Remote Deposit.

In This Issue

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GREAT RATES!

Cars, Trucks and Most Vehicles
as low as 4.49% APR

Personal
as low as 6.50% APR

Home Equity or Improvement
as low as 4.25% APR

Home Equity Line of Credit
as low as 4.00% APR

3/3 ARM
as low as 3.375% APR

Balloon Loan
as low as 4.50% APR

Platinum MasterCard
as low as 9.96% APR

Savings-Secured Loan
as low as 3.25% APR

Certificate-Secured Loan
as low as certificate rate plus
2% APR

CERTIFICATES

3 months*
0.25% APY

Introducing Accel

GenFed Financial Services FCU is pleased to announce the newest member benefit - Accel Members Financial Management.

As a valued member of GenFed, we are committed to serving you. And as a benefit of your membership, we are providing you with free access to money management and financial education services.

We have teamed up with Accel, a financial management program. Through comprehensive education and exceptional service, this organization has been assisting individuals for more than 40 years.

Through our partnership with Accel, 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.

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

6 months
0.35% APY
9 months
0.45% APY
12 months
0.65% APY
18 months
0.80% APY
24 months
1.15% APY
30 months
1.40% APY
36 months
1.65% APY
48 months
2.25% APY
60 months
2.75% APY

IRA CERTIFICATES

12 months
0.65% APY
18 months
0.80% APY
24 months
1.15% APY
30 months
1.40% APY
36 months
1.65% APY
48 months
2.25% APY
60 months
2.75% APY

HEALTH SAVINGS ACCOUNTS (HSAs) ARE NOW HERE!

A Health Savings Account is a tax-exempt account in which you accumulate savings to pay medical expenses that make up your deductible or that are not covered by your plan. This could be a great way for you to save money on medical expenses. If you have a high-deductible health plan, then you may be able to get up to 1.35% APY on your deposits with a GenFed Health Savings Account to help with medical expenses. If you already have your HSA established elsewhere, make sure to compare the rates, fees and interest to GenFed's account! We'll likely save you money.

NEW HSA RATES
\$0-\$2,499
0.40% APY
\$2,500-\$9,999
0.65% APY
\$10,000 and over
1.25% APY

\$100 minimum.

NOW AVAILABLE

37-Month Bump-Up Certificate 1.53% APY**

We are thrilled to offer, for a limited time, our Bump-Up Certificate!

This certificate allows you to increase the rate of your Saving Certificate to that of our current standard rate one time during the life of your certificate!

There are NO limits so the rate can go as high as our current standard rates!

There are no time limitations for exercising the 'bump'.

Don't have enough saved up for the \$1,000 minimum for a certificate? Open our new Certificate Accumulator account that allows you to put aside a smaller amount each week or month until you have enough saved to be able to take advantage of one of GenFed's great certificate

WANTED: Loan Pre-Approvals! REWARD: \$50

Don't get bullied at the dealership! **Come to GenFed and get your low-rate auto loan pre-approved and we'll give you \$50 cash when you come back and close your loan!**

Save time and money when shopping for your new vehicle. Not only will GenFed give you a great rate on an auto loan, we can also:

- Give you the NADA values on your trade-in and the vehicle you hope to purchase
- Set up payroll deduction or direct deposit so your loan payment is never late
- Set up bi-weekly payments so you can pay off your loan faster and save money in interest

With rates as low as 4.49% APR, why go anywhere else for your loan? **Remember to get pre-approved at GenFed so you can get your \$50 when you close your loan AND get the best deal on an auto loan.** Don't get bullied, get paid!

All loans subject to approval and terms. Minimum loan amount is \$5000.00 and loans with Flex Rate approvals are ineligible. There is a limit of one incentive per member.

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 returned checks/debits
- Avoid service or membership cancellations
- 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

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'll pay a fee, but it will be a lot less than the fees you would have accumulated without this protection.

For more information about GenFed's Privilege Pay program give us a call. [Sign up to keep your full overdraft Privilege Pay coverage today!](#) You never know when you'll need it!

Financial Literacy for Youths

rates while earning interest!

Ask us for details!

MoneyAndStuff is a free, online financial resource from the financial experts at Ohio's credit unions. Ohio credit unions offer great rates and convenient services to more than 2.6 million Ohioans who are credit union members. MoneyAndStuff.info is just one more way to help educate kids, teens and adults. Visit MoneyAndStuff online at www.moneyandstuff.info/.

Get your money working towards your goals and future without sacrificing the present with **MoneyMix™: Launch Your Life**. It's a free collection of financial tools and articles geared specifically for the opportunities and challenges young adults are facing today. You can even discuss ideas and issues with peers on our interactive blog. Visit the Young Adult Member Information page under the Savings tab at www.genfed.com for more information.

GenFed services are for our members only, not everyone else in the country. We know you. We work hard to help you handle your financial affairs. We care about you. And remember, because GenFed is a not-for-profit cooperative, people are worth more than money here.

Contact Information

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

Please make sure to contact your local branch with any changes in your mailing address and/or phone number(s).

NEVER enter personal details including account numbers, PINs or Social Security Numbers into a web page link that has been sent to you via email. GenFed Federal Credit Union will never request personal information from members via email. If you have entered account information from a link in an email claiming to be from GenFed Federal Credit Union, call your local branch.

For this reason, GenFed will no longer include links to HomeBanking in any of our emails. Please type the address into your web browser to enter our site. For further convenience, remember to add GenFed to your 'Favorites' list.

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 7/8/10 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 7/1/10. Other savings rates are as of 7/1/10. 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 a 4.00% APR minimum rate (floor). Rate tied to the Prime Rate as published in the Wall Street Journal. The rate will only rise if Prime rises and will not exceed 18.00% APR, even if Prime rises above that. HELOC holders are notified quarterly of rate and payment changes. 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. No other coupon increases available. 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.

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