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Subject: News from GenFed Federal Credit Union

Financial Services FCU

Big Enough to Serve, Small Enough to Care

www.genfed.com

What's New at GFCU

While others have had to turn to Uncle Sam for a bailout, members turn to each other at a credit union. Excellent service. Lower fees. Better rates. No bailout funds required. It's the credit union difference.

November 2010

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

Special Notes:

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 'Direct Deposit' and then 'Remote Deposit'.

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!

ZashPay is here! GenFed's Bill Pay service now offers the ability to send electronic payments to individuals! This new feature is called ZashPay. The ZashPay feature will allow you to send an electronic personal payment to anyone with an email address or mobile phone number. The cost for this feature will be $1.00 per transaction. For more information call your branch.

FREE* ATM Location Text Messaging! Find a CO-OP Network surcharge-free ATM when you're away from your computer! Text your location (address, intersection or zip code) to 692667 (MYCOOP) from any mobile phone. In 30 seconds you will receive the location of the closest Co-Op Network ATM for FREE*. Click 'MORE' to find another one in that area. *Standard text-messaging rates apply.

GenFed members now get a discount at dell.com! To see what kind of deals you can find, visit www.dell.com/cuprogram or call 866-257-4711 and use reference Member ID: GS105471105.

Think you are headed for trouble? Do you feel your bills are starting to get away from you? Before contacting an outside agency that may make false promises or actually hurt you more, come to GenFed. If you're not comfortable dealing with

In This Issue

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 3.25% APR
Balloon Loan
as low as 4.00% APR
Savings-Secured Loan
as low as 3.25% APR
Certificate-Secured Loan
as low as certificate rate plus 2% APR
Platinum MasterCards
as low as 9.96% APR

CERTIFICATES

3 months*
0.25% APY
6 months
0.30% APY
9 months
0.40% APY
12 months
0.55% APY
18 months
0.75% APY
24 months

creditors or feel overwhelmed by the task of getting your financial house in order, take advantage of the services offered by GenFed Credit Union.

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

You say it every year after the holidays: "Next year I'm going to spend less money."

It's easy to get carried away. It can be just as easy to stay financially fit, even during the busiest shopping season of the year.

Here are some holiday spending tips:

1. Budget your spending and set goals: Start with a realistic idea of how much you can spend on holiday gifts, food, travel and so on. Add it up and really give some thought to what you can afford. Think about where you might cut back and stick to your budget.

2. Make a list: Shop from a list to avoid impulse purchases that could leave you snowed under in debt at the end of the season.

3. Comparison shop: Take the time to find the best deal. Fight the urge to get your shopping over with as quickly as possible, and, for the procrastinator: Don't wait until the last minute!

4. Trim your interest payments: If you don't have the cash on hand to spend, contact GenFed for a low-rate personal loan specially designed for holiday expenses. *As our gift to you, we'll let you pick a rate from our stocking and get up to a 0.50% APR discount off of your holiday loan rate!*

5. Open a Christmas Club account: Put some money in the account each month for next Christmas based on how much you spent this year or arrange to have that amount automatically deducted from your paycheck. This way, next year you'll have all the money you need. Plus, when you open a Christmas Club you may qualify for our special holiday loan rate!

Don't spend your holiday season stressing over your winter expenses. GenFed wants to help you have a happy holiday season without blowing your budget. Stop by your local branch or visit www.genfed.com to get started!

Personal loan rate effective 11/1/10 and subject to change at any time. Personal loan rate applies to new money only and refinance of existing GenFed loans subject to a fee and other criteria. *Personal loan rate includes all possible discounts including largest discount available from the stocking; call your branch to determine your discounts. All loans subject to approval and terms.

New Gift Card Rules Benefit Consumers

New rules took effect in August 2010 that significantly restrict gift card expiration dates and fees. They affect retail gift cards, which you only can use at a particular merchant or group of merchants, such as a chain of restaurants. They also affect network-branded gift cards, such as Visa or MasterCard gift cards, that you can use anywhere the brand is accepted.

Now, Gift card issuers can't charge any fees unless the card hasn't been used for 12 consecutive months. After that time, the issuer can charge only one monthly fee. The cards can't expire earlier than five years.

Reloadable gift card balances can't expire until five years from the last time you reloaded them. If your card itself expires, but the balance doesn't, the card issuer must give you a replacement card at no charge. You should be able to find out how to get a replacement card on the back of the one you have now. Any expiration date and fee information has to be disclosed on the back of the card or on its packaging.

The new rules apply only to gift cards, not to other types of prepaid cards. For example, a Discover or American Express card intended as a checking-account substitute isn't covered. Rewards cards and rebate cards also are not covered.

It's still important to compare cards before you buy. Most cards that retailers directly issue don't have any expiration dates or upfront fees, while many network-branded gift cards do.

If you receive a gift card, use it as soon as possible. Often people forget about them, and it's still possible for them to expire. With cards directly from retailers, you may not be able to recoup the value if the retailer goes bankrupt. The bottom line: Use your gift or you might lose it.

You're more than a score

At GenFed, we use more than a credit score to decide when to grant a loan. GenFed doesn't participate in risk-based lending and, with our approval system, members can understand the criteria. GenFed takes time to find out what's behind the score. We look at more than the number. As an owner of GenFed, we owe you that much.

Financial Literacy for Youths

Get your money working towards your goals and future without sacrificing the present with MoneyMixTM: 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.

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/.

We're here to listen

We know you're busy and it is pretty easy to lose track of your expenses. If you have made a mistake, let us know. We will try to be flexible and help remedy the situation. Don't forget you can use HomeBanking from your computer or mobile

1.01% APY
30 months
1.25% APY
36 months
1.50% APY
48 months
2.00% APY
60 months
2.25% APY

IRA CERTIFICATES

12 months
0.55% APY
18 months
0.75% APY
24 months
1.01% APY
30 months
1.25% APY
36 months
1.50% APY
48 months
2.00% APY
60 months
2.25% 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 1.25% 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
0.50% APY
$10,000 and over
1.25% APY

$100 minimum.

NOW AVAILABLE

37-Month Bump-Up Certificate
1.37% 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 rates while earning interest!

Ask us for details!

phone at www.genfed.comto keep track of your balance.

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 11/1/10 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 7/1/10. Other savings rates are as of 11/1/10. 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. The interest rate for the ARM is tied to 3-year Treasury Constant Maturities found at www.hsh.com and will never be less than the floor rate of 3.25% and will not exceed 18.00%. 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.

Please do not reply to this email. For assistance call your local branch or email info@genfed.com