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Subject: News from GenFed Federal Credit Union



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.

October 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 coming soon! GenFed's Bill Pay will soon offer ZashPay which will allow you to send electronic personal payment to anyone with a email address or mobile phone number.

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

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Get \$5 from GenFed!
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GREAT RATES!

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

Personal
as low as 7.50% 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 3.00% APR

Balloon Loan
as low as 4.25% APR

Platinum MasterCard
as low as 9.96% APR

Savings-Secured Loan
as low as 3.25% APR

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 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/>

GenFed could give you \$5 to reduce clutter and your chances of being a victim of mail fraud.

According to the Federal Trade Commission, about half the country's Identity Theft victims know how their information was swiped, in many cases the paper was pilfered from garbage cans and mailboxes.

Banking and paying bills online cuts off thieves' access to the papers they need to commit ID theft and helps detect the crime sooner. Consumers who bank online check their accounts more frequently--nearly four times a month compared with once a month for those who receive statements by mail.

At GenFed Financial Services FCU, we would like for you to consider some of the following ways to further protect yourself from Identity Theft plus take a step towards a more-secure banking experience: **The first 1,000 to sign up for eStatements by November 30, 2010 will receive \$5 credited to their account.**

- **Online Banking** - Safely view your accounts anytime anyday. Visit www.genfed.com and click on 'Enroll/Watch Demo' in the blue HomeBanking box for more information.
- **Free Online Bill Pay** - Pay your bills online anytime from the comfort of your own home. Log into HomeBanking and click the 'Billpay' tab to get started.
- **Electronic statements** - We'll give you \$5 to keep your important financial information out of your mailbox. Log into HomeBanking and clicking on 'Account(s)' and then 'eStatements/eNotices' to sign up today.
- **Electronic newsletters** - eNewsletters are delivered to you by e-mail each month to help educate you on current financial news and promotions.

Enjoy safety, timeliness, and convenience when you use GenFed's many electronic services. Our 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.*

Must sign up for eStatements using directions above between 9/15/2010 and 11/30/2010. Payouts will be made in December, 2010.

Pre-approve Your Way to a Better Car Deal

Before you set foot on the car lot, get pre-approved for an auto loan at GenFed Financial Services FCU. Getting pre-approved for a car loan means you'll know what kind of rate you'll pay and what size loan you're qualified for. **PLUS, come to GenFed to get your low-rate auto loan pre-approved and we'll give you \$50 cash when you come back and close your loan!**

We have many ways to start your pre-approval. Contact your local branch, fill out a loan application at www.genfed.com or call our Loan Phone 877-GF-LOAN-O one to two hours before or after normal office hours.

If you have questions about how much car you can afford, or how financing works, a GenFed loan officer will be happy to help.

Getting pre-approved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

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

CERTIFICATES

[3 months*](#)
0.25% APY
[6 months](#)
0.30% APY
[9 months](#)
0.45% APY
[12 months](#)
0.60% APY
[18 months](#)
0.80% APY
[24 months](#)
1.01% APY
[30 months](#)
1.25% APY
[36 months](#)
1.50% APY
[48 months](#)
2.25% APY
[60 months](#)
2.50% APY

IRA CERTIFICATES

[12 months](#)
0.60% APY
[18 months](#)
0.80% APY
[24 months](#)
1.01% APY
[30 months](#)
1.25% APY
[36 months](#)
1.50% APY
[48 months](#)
2.25% APY
[60 months](#)
2.50% 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

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.**

Call or stop in to a GenFed branch today. We're here to help with all of your vehicle loan needs.

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.

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

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.

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 phone at www.genfed.com to 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 10/1/10 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 10/1/10. Other savings rates are as of 10/1/10. 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

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!

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

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