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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



February 2011

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 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

In This Issue

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LOANS

Cars, Trucks and Most Vehicles

as low as 4.49% APR

Personal

as low as 7.40% 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 4.25% APR

Savings-Secured Loan

as low as 3.25% APR

Certificate-Secured Loan

as low as certificate rate plus 2% APR

Platinum MasterCard

as low as 9.96% APR

CERTIFICATES

3 months*

0.25% APY

6 months

0.30% APY

9 months

0.35% APY

12 months

0.40% APY

18 months

0.50% APY

24 months

0.75% APY

unions. <http://genfedfcu.wordpress.com/>

Video Clip: Getting Tax Records Organized

by Lin Standke

This video clip tells you how to get records organized for tax season.

<http://hffo.cuna.org/25602/video/1714/html>

Plan a Perfect Wedding on a Budget

What if you're planning your ultimate wedding, but your budget doesn't allow for everything you've dreamed of? Here are some ways to stay within your budget while still dazzling your guests with an excellent celebration.

1. Set a budget and priorities of what you want to splurge or save on. Create a "must-have" list and a "can-budge-on" list to organize areas of the wedding you plan to spend the most on.
2. Consider alternate options for the location and date of the ceremony. You can save a large amount of money if you get married on a Friday night or Sunday afternoon or if you choose a date in the wedding off-season (November through April). Many wedding vendors offer considerable discounts during the off-season. Finally, think about having the ceremony and reception in the same place, eliminating the need to pay for transportation.
3. Shop around for the best deals. Research which vendors offer the best prices, and visit multiple reception sites to ensure that you're getting the best deal on dinner and bar service. Call bridal boutiques and ask what their off-the-rack dress selection looks like and what their price range is.
4. Do things yourself. DIY flower bouquets, invitations, programs, and favors are a sure way to save money. Favors and invitations don't have to be extravagant purchases. Channel your inner creativity and look for materials at craft stores to create your favors and invitations from scratch. Buy seasonal flowers in bulk and construct your own custom-made bouquets.
5. Enlist the help of family members or personal assistants to cover jobs like videotaping the wedding so you don't have to pay a professional.
6. Keep an open mind. At the end of the day, your marriage is the most important aspect of the celebration, so don't stress about small details.

And if you need help financing one of the most special days of your life, stop by your local GenFed branch. We'll be more than happy to help you find a financially responsible way to pay for the big day.

Financial Literacy for Youths

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.

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/.

Take a Tax Break

Tax time is just around the corner, but - if you haven't already - there's still time to take advantage of some tax breaks you and your family may qualify for.

You may be entitled to claim a \$1,000 credit for each qualifying child. A qualifying child is younger than 17 years of age for whom you can claim a dependency exemption and deduction and who is your child, other direct descendant, stepchild, or eligible foster child. The credit phases out for certain higher - income taxpayers.

You also may be eligible for the Hope Scholarship Credit (\$2,500 per year, per student) and Lifetime Learning Credit (up to \$2,000 per year, per taxpayer) if you, your spouse, or your dependents have qualified higher-education expenses.

The Hope credit is available for students attending on at least a half-time basis for the first two years of undergraduate education at an eligible institution, provided the student never has been convicted of a federal or state felony drug offense.

The Lifetime Learning Credit is available to taxpayers for any post high-school education--including courses to acquire or improve job skills--at an eligible institution. Eligible institutions are accredited schools offering credit toward a bachelor's degree or associate's degree or other recognized post high-school credentials and certain vocational schools. Note: You cannot claim the Hope and Lifetime Learning credits in the same tax year for the same expenses.

Other tax breaks: You may be able to deduct interest you paid on a qualified student loan. You may only deduct interest paid during the year until the loan is paid off. Your interest deduction can't be more than \$2,500. Note: You cannot claim the deduction if another taxpayer claims you as a dependent, or your filing status is married filing a separate return.

Consult a tax professional to see if you qualify for these deductions.

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.

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

30 months
1.00% APY
36 months
1.25% APY
48 months
1.75% APY
60 months
2.00% APY

IRA CERTIFICATES

12 months
0.40% APY
18 months
0.50% APY
24 months
0.75% APY
30 months
1.00% APY
36 months
1.25% APY
48 months
1.75% APY
60 months
2.00% APY

HEALTH SAVINGS ACCOUNT

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 1.05% 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
0.35% APY
\$2,500-\$9,999
0.45% APY
\$10,000 and over
1.05% APY

\$100 minimum.

37-MONTH BUMP-UP CERTIFICATE

1.12% 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!

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 2/1/11 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 1/1/11. Other savings rates are as of 2/1/11. 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

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