

Smart MONEY



genfed.com

October 2011

Borrow This Year, Save For Next Year

Bah humbug. Do Christmas credit card bills leave you feeling like Scrooge? We can help.

Get a GenFed Holiday Loan for as low as 7.50% APR! Payments on a \$1,000 Holiday loan are as low as **\$114.61** for 9 months at 7.50% APR!*

You can even start saving for next year with a GenFed Christmas Club account. A Christmas Club account eliminates the financial stress of the season by letting you save for your holiday expenses over the course of the year. Determine what you spent last year and add a portion of that to your account each month. Or, have an amount deducted directly from your paycheck.

Save \$1,000 for next holiday season for less than \$84 a month! Plus, you will earn interest instead of paying it. It's like giving yourself a Christmas bonus!

When you come to GenFed for your holiday loan and open up a Christmas Club account at the same time, we'll give you a free gift.

Avoid a credit card hangover this Christmas. Come see us today to get the cash you need now and set up a Christmas Club account for later.

1 gift per member. Refinance of existing GenFed loans subject to applicable fees & conditions. All loans subject to approval, credit analysis and terms. *Personal loan rate as of 10/1/11, includes full discounts and subject to change at any time. Contact your branch to determine your discounts.



Introducing Rewards Credit Cards

Wouldn't it be great to earn something when you are spending money? Well, you can! With GenFed's Rewards MasterCard, you can earn valuable points toward premium merchandise and exciting travel opportunities through our new rewards program: CURewards.

How the Program Works

When you enroll in CURewards with GenFed's Rewards MasterCard, you begin to earn points every time you use your credit card. These valuable points are good toward name brand electronics, housewares, fitness equipment and jewelry. You can also choose to redeem them for great travel options like airline tickets, cruises, rental cars, hotels and overseas tours.

How to Earn the Points You Need

You earn one point for every dollar you charge on your GenFed Rewards MasterCard. There is no limit to the amount of points you can earn. You can double your

points when you redeem them for travel by using your credit card for any additional travel needs such as extra tickets, car rentals, hotel accommodations and more.

How to Redeem the Points You Earn

CURewards provides a web site for you to select the merchandise or travel you have earned. Just visit www.curewards.com to learn more about the program. You can view all the exciting awards available and print out order forms.

Call us today to get rates as low as 11.96% APR and purchase rewards with a GenFed Rewards MasterCard. **Use your rewards on everything from top-of-the-line stereo equipment and electronics to high-end appliances. Furnish your house or travel abroad. Get a brand-new set of clubs or watch the latest game on a big-screen TV. With so much to choose from, and so many points to spend, the possibilities really are virtually endless.**

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:


2010 and newer **3.99% APR**
2008—2009 **4.49% APR**

Call for rates on older vehicles.

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

Boats, RVs, & Campers as low as: **3.99% APR**
Motorcycles as low as: **3.99% APR**

Real Estate Loans as low as:

First Mortgage **4.25% APR (fixed)** 
Second Mortgage **5.50% APR (fixed)**

Line of Credit (Prime +0.25%) **4.00% APR (variable rate, LTV up to 80%)**

(Prime +0.50%) **4.00% APR (variable rate, LTV 81-90%)**

3/3 ARM **3.25% APR (variable rate)**

Balloon Loan **3.75% APR**

Ask a Loan Officer about Purchase Mortgage Options

GenFed MasterCard, variable rates as low as: **9.96% APR**

Personal Loans as low as **7.40% APR** 

Savings Secured Loans as low as **3.20% APR**

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

Savings, Checking, & Investing

	Min. to Open/Earn	APY
Share Savings	\$25 / \$100	0.20%
Dividend Checking	\$50 / \$100	0.20%
Silver Money Market	\$2000 - \$20,000	0.30%
	(\$2000 min. to earn)	0.35%
New Jumbo Money Market	\$20,000 and over	0.45%
IRA Accumulator	\$75,000 and over	0.45%
Certificate Accumulator	\$100 / \$100	0.30%
Health Savings Account	\$25 / \$100	0.20%
	(\$100 min. to earn)	0.30%
	\$2,500 - \$10,000	0.35%
	\$10,000 and over	0.95%

Certificates

3 month	0.25% APY*
6 month	0.25% APY
9 month	0.25% APY
12 month	0.25% APY
18 month	0.40% APY
24 month	0.70% APY
30 month	0.90% APY
36 month	1.10% APY
48 month	1.50% APY
60 month	2.00% APY
37-month Bump-Up****	1.03% APY

IRA Certificates

0.25% APY
0.40% APY
0.70% APY
0.90% APY
1.10% APY
1.50% APY
2.00% 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 10/1/11 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 10/1/11. Other savings rates are as of 10/1/11. 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 never be less than 3.00% per year and the maximum rate will not exceed 18.00%. 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.fhsh.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.

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 (S Lyman)	330.336.2150
Wadsworth (Gt Oaks)*	330.336.3556


GenFed
Financial
Your interest at heart

*NOW OPEN SATURDAYS! Call for details!

Touch-tone Teller: 800.850.5451

HomeBanking @ www.genfed.com

Loose Change

Welcome to the Family!

Bryan City School District in
Bryan, OH

Four County Career Center in
Archbold, OH

The Hummer Club, Inc.
Ruralogic, Inc. in Bryan, OH

Schnucks Grocery Store in
Centralia, IL

If you have family or friends who work for this company, please let them know they are now eligible to join GenFed Financial.

Need to find a surcharge-free ATM?

Use your smart phone to scan the code below or visit your local branch or www.genfed.com for a list of surcharge-free ATMs in your area. And remember, if there is no ATM nearby, you can use your PIN at the register at most grocery stores, including Wal-Mart, and get cash back!



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.

Important Numbers

If your GenFed Debit Card is lost or stolen, please call 1-800-523-4175 to report it. If your GenFed MasterCard is lost or stolen, please call 1-800-449-7728 to report it.

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.

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

C.A.L.M - 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 - MORE. Visit www.genfed.com for more information.

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/.

2011 Closed Days

Columbus Day 10/10
Veteran's Day 11/11
Thanksgiving 11/24
Christmas 12/26

We're giving you the gift of 'SKIP'!

Call us to find out if you qualify to skip your November or December or January loan payment! Then, you can use the money you would have spent on your loan payment on holiday expenses!

