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Subject: News from GenFed Financial



What's New at GenFed Financial



November 2011

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

Special Notes:

Don't keep us a secret! GenFed membership is now open to ANYONE who lives, works or worships in a county where we have a branch plus Erie County, Ohio! Spread the word about GenFed's great rates and personal service.

We have eAlerts! Get email or text alerts for account activity. To set it up simply log into Home Banking as usual, click the 'Accounts' tab and then 'eStatements/eNotices'.

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 Twitter! [Follow us!](#)

ZashPay is here! GenFed's Bill Pay service now offers the ability to send

In This Issue

Phishing

Financial Literacy for Youths

'Try on' Car Payment

LOANS

Cars, Trucks and Most Vehicles

as low as 3.99% 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 3.75% APR

Savings-Secured Loan

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.

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 Financial.

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.

Get a CLUE About Property Insurance Costs

Every claim made on your property's insurance coverage-whether it's made by you or by a previous owner-can affect your premiums.

That makes it important to understand the Comprehensive Loss Underwriters Exchange (CLUE) report that tracks the claims history of your property.

The CLUE report

Insurance companies throughout the country submit information to a central database, which is used to create the CLUE Personal Property report.

The report provides a seven-year history of claims made by you as an individual as well as claims made on a specific property.

This report is combined with your personal profile to determine whether you'll be offered homeowners insurance, the amount of coverage available, and your property insurance premiums.

Get a copy

Problems can occur if your CLUE report contains errors. For example, insurance agents sometimes report policyholder calls about a potential claim as an actual claim, despite laws in many states forbidding this practice.

Federal law gives consumers the right to access a free copy of their CLUE Personal Property report every 12 months so they can correct errors. To get a free copy, call 866-312-8076.

CLUE reports can also help prospective home buyers learn about a property's history. Work with your realtor to get a copy, since CLUE reports typically are available only to policyholders or insurance companies.

Claims decisions

Since CLUE creates a record of all claims and can affect future premiums, think carefully before filing a claim for property damages.

If you can't afford to repair damages without the help of insurance, it makes sense to file a claim.

But if you can easily afford to pay for repairs, you may want to avoid tapping your insurance to minimize the potential impact on both your CLUE report and your insurance costs. Having a savings account reserved for emergencies can help you feel comfortable with insurance policies that have a high deductible, which typically lowers premiums. You might deposit the amount you save on your high-deductible policy into a GenFed emergency savings account every time you pay a premium. Then use the account to pay for small claims out of pocket. When you have a large claim, tap the account to pay the deductible.

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.

as low as 3.20% 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

0.25% APY

9 months

0.25% APY

12 months

0.25% APY

18 months

0.40% APY

24 months

0.70% APY

30 months

0.90% APY

36 months

1.10% APY

48 months

1.50% APY

60 months

2.00% APY

IRA CERTIFICATES

12 months

0.25% APY

18 months

0.40% APY

24 months

0.70% APY

30 months

0.90% APY

36 months

1.10% APY

48 months

1.50% 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 0.90% 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

0.25% APY

\$2,500-\$9,999

0.30% APY

\$10,000 and over

0.90% APY

\$100 minimum.

37-MONTH BUMP-UP CERTIFICATE

1.03% 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!

Visit MoneyAndStuff online at www.moneyandstuff.info/.

Pass Along Your Credit Union Legacy

The legacy you leave your family might include such tangibles as your house and cars and some financial assets, maybe a family business. Your legacy also includes the less tangible things that are unique to your family-family history and name, maybe a dimple or chin cleft, favorite recipes, and the way you identify what's important to stand for as you move through life.

There's another aspect of legacy you can share right now. Because you're a member of [name of credit union], your immediate family members [expand on your credit union's full-family membership policy here] are eligible to join as well. And membership provides both tangible and intangible benefits.

Credit unions are financial cooperatives, owned by their members. Because we have no shareholders, our board's only interest is the safety and soundness of the credit union and making sure that members, not stockholders, are the beneficiaries of product and service decisions.

We price loans, pay dividends on funds you've deposited, and provide you with high-quality, low-cost services at reasonable fees. Banks must price products and services to make a profit and pay their stockholders. But credit unions are member-owned, not-for-profit financial cooperatives dedicated to improving members' lives.

Members of your family will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and exceptional customer service.

If you enjoy the unique benefits of belonging to a credit union, share this legacy with your family.

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 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 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, 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 10/1/11 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 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

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!

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

[Forward email](#)



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