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Subject: News from GenFed Financial



What's New at GenFed Financial



December 2011

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

Special Notes:

Personalize your credit card! You can now upload a personal photo to the front of your GenFed MasterCard! Ask us how!

Scholarship applications available. Need cash for college? "The Carroll - Prather - Young Scholarship" awards two one-thousand dollar scholarships to GenFed members or their children. We also award a \$1,000 Wadsworth Community Scholarship and numerous \$300 scholarships for schools in the Antwerp and Bryan area. Applications are due March 30th and can be found [here](#).

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

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 3.50% APR

Savings-Secured Loan

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

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!](#)

Mobile Deposits now available! Deposit your checks using your Android or iPhone!

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.

Don't make your loan payments for 3 months!

This time of year can be stressful. To free up extra cash, move your current vehicle loans to GenFed and we'll give you no payments for 90 days so you can pay for your holiday and winter expenses.

Purchase a new vehicle or refinance the one you already have and we may be able to lower your regular payment!

And remember, move all of your loans to GenFed and you'll receive local loan approvals and service with a live voice on the phone, free bi-weekly payment option and consideration for more than just your credit score.

All loans subject to approval, credit analysis and terms. Offer valid on auto loans only. Refinance of existing GenFed Financial Credit Union auto loans are not eligible. Interest will continue to accrue over the 90 days.



Congratulations to Brody H! He won a piggy bank by returning his Johnny Appleseed postcard. If you receive a Johnny Appleseed postcard, you could win a prize! Return it to your branch by the 15th of each month to be entered.

Child ID Theft: When Ignorance Isn't Bliss

What if the Social Security number (SSN) assigned to your child at birth already has been used illegally?

In an experiment conducted by All Clear ID, a private ID protection company in Austin, Texas, the 42,000 records scanned revealed that more than 10% were marred by illegal activity.

Most of the time there are no warning signs. Parents usually discover the theft when their children apply for college student loans or try to buy their first car. By then the illegal activity could have been going on for years.

"This isn't something that can be straightened out overnight," cautions Rich Hamp, an assistant attorney general for the State of Utah.

How do you know?

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.

BUMP-UP CERTIFICATES

37 months
1.03% APY**
57 months
1.75% 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

If your child receives credit preapproval letters, that's a good sign that a credit file—an ID-theft red flag for minors—exists in your child's name. Any home burglary, stolen wallet, or data breach at a school or medical facility should put you on alert, notes Steven Toporoff, an attorney with the Division of Privacy and Identity Protection at the Federal Trade Commission, Washington, D.C.

Otherwise, most experts recommend checking into kids' records when they are about age 16. The same experts discourage parents from making routine credit inquiries. That can create a credit file, which can be sold to marketers and further expose children to fraud.

What you can do

Don't carry Social Security cards with you, and shred documents that contain sensitive information. Don't give out your children's SSNs unless absolutely necessary, and don't post personal information online.

Also, never use your child's SSN in place of your own. It is illegal, and will lead to complications for children when they reach adulthood.

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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!

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 12/1/11 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 12/1/11. 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

[Forward email](#)



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