
Subject: News from GenFed Financial



What's New at GenFed Financial



January 2014

GenFed's new Oberlin Ave branch in Lorain is opening in February! Keep your eyes peeled for more details!

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



Contacting GenFed

Please DO NOT send private information via standard e-mail. Please click the icon to the left for our SECURE email solution. For more information about our secure email option, click [here](#).

Special Notes:

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!](#)

Mobile Deposits now available! Deposit your checks using your Android or iPhone! Log into HomeBanking, click on 'Check Services' and then on 'Remote Check Deposit' to get started.

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 and Accel counselors.

GenFed members now get a discount at dell.com! To see what kind of deals you can find, visit www.dell.com or call 866-257-4711 and use reference Member ID: GS105471105.

Don't keep us a secret! GenFed membership is now open to the communities we serve! Spread the word about GenFed's great rates and personal service.

LOANS

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 4.00% APR

Savings-Secured Loan

as low as 3.10% APR

Certificate-Secured Loan

as low as certificate rate plus 2%
APR

Platinum MasterCard

as low as 9.96% APR

Cars as low as

2.24% APR

Boats, RVs and

Motorcycles

as low as

2.99% APR

Personal Loans

5.74% APR

First Mortgage as

low as

3.49% APR

CERTIFICATES

3 months*

0.10% APY

6 months

0.15% APY

9 months

0.15% APY

12 months

0.15% APY

18 months

0.20% APY

24 months

0.25% APY

30 months

0.35% APY

36 months

0.75% APY



Step Up Your Savings During America Saves Week

Current economic events are making it harder to save, even for high-wage earners, self-employed professionals, and business owners just one paycheck away from disaster. Those who struggled to save before are finding it even harder now.

Join tens of thousands of other Americans during America Saves Week--February 24 through March 1, 2014--and step up your savings. America Saves is a nationwide campaign focusing on the way Americans save money. The program was created in 2001 by the Consumer Federation of America, Washington, D.C., in response to the nation's negative personal savings rate.

America Saves Week encourages individuals to evaluate their savings progress and take action to save more.

No matter your financial situation or how much you earn, you can save. Even the smallest amount tucked away regularly will accumulate into a nice savings cushion.

Set a goal. Make a plan. Save automatically. Visit americasavesweek.org to find out how to join the campaign.

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48 months
1.00% APY
60 months
1.50% APY

IRA CERTIFICATES**

12 months
0.15% APY
18 months
0.20% APY
24 months
0.25% APY
30 months
0.35% APY
36 months
0.75% APY
48 months
1.00% APY
60 months
1.50% 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 0.80% 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
0.15% APY
\$2,500-\$9,999
0.20% APY
\$10,000 and over
0.80% APY

\$100 minimum.



Congratulations Michael F! GenFed paid Michael's December vehicle loan payment as a winner of our Vacation From Your Loan Payment Promotion. It pays to be a GenFed Member. Just ask Michael!

Design Your Own MasterCard



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

BUMP-UP CERTIFICATES***

37 months
0.50% APY
57 months
1.00% APY

These certificates allow 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'.

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's 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 1/1/14 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 1/1/14. Other savings rates are as of 1/1/14. 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. ***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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GenFed Federal Credit Union | 2492 Wedgewood Dr, Suite B | Akron | OH | 44312
