



GenFed[®] Financial

Your interest at heart



In This Issue

February 2016

[Cash Cow](#)

[Expand Your Knowledge](#)

[YOUR Credit Union News](#)

Quick Links

[Loan Rates](#)

[Savings Rates](#)

[Branch Hours and Locations](#)

[ATM Locator](#)

[GenFed App \(App Store\)](#)

[GenFed App \(Google Play\)](#)

[GenFed App \(Windows Store\)](#)

Greetings!

GenFed's monthly newsletter is designed to give the most information to help you stay on the right financial path.

Expand Your Knowledge

4 Reasons to Re-think Borrowing from Your 401(k)

Have you ever considered borrowing from your 401(k)? On the surface, it sounds like a smart idea. Borrowing from yourself, paying interest to yourself, repaying yourself ... what's not to like? But it gets a little bit more complicated than that. [Read More](#)

Planning to Claim Charitable Donations? Here's What You Need to Know

Donating to charity is a great way to feel good, and get a



Cash Cow Members!

Youth members can get their hands on a GenFed Blueberry Cash Cow bank at one of our 12 branches. Bring it back to us full and we'll deposit an extra \$5 into your account when you deposit your change.

Briella



Gavin



Oliver



little break come tax time. But if you're planning to claim charitable donations, there are a few things you need to know. [Read More](#)



6 Tips for Saving Big with a Newborn Baby

One of the biggest shocks with a newborn baby is the tremendous cost. This is especially true for first-time parents who truly have no way of knowing what they don't know. Ergonomic voice-activated warming potty-chairs aside, here are a few simple ways to save on the necessities. [Read More](#)



YOUR Credit Union News

Scholarship Applications NOW AVAILABLE

GenFed awards two \$1,000 scholarships annually to our members, our communities and local schools. 2016 scholarship applications are now available and can be found on our the [Scholarship Program page of our website](#). Applications are due 3/11/16. Good luck!

2016 Youth Coloring Contest

Draw a picture of what you would do with \$1,000 to make the world a better place and get your chance to be featured in our second annual GenFed Cash Cow Calendar! Submit your entry to your local branch by October 31, 2016. Available to GenFed members up to 13 years of age. Stop by your local branch for an application or click [here](#).

2016 Annual Meeting

Join us Friday, April 29 following the close of business for our annual meeting. Here, you'll learn more about the credit union's financial position, products and services, current business issues, and future goals. Without your input, leaders can only guess what you and other owners want from your credit union.

Refer a Member and Get \$5!

Refer a friend, family member, neighbor or co-worker to GenFed and we will give you both \$5. Ask for a referral card (or 10) today.



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(330) 784-5451
Antwerp
(419) 258-5151
Bryan
(419) 636-1053
Centralia
(618) 532-9524

Fairlawn
(330) 835-9103
Lorain Baumhart Rd
(440) 282-4606
Lorain Oberlin Ave
(440) 282-1660
Mt. Vernon
(618) 244-1077

Sheffield Lake
(440) 949-1782
Shelbyville
(317) 392-6230
Wadsworth S. Lyman
(330) 336-2150
Wadsworth Gt. Oaks
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*Rate as of the date of this email and subject to change. Refinance of existing GenFed loans subject to applicable fees and conditions. Loans subject to approval and terms. Contact your local branch to determine your rate and discounts. Vehicle loan terms may be limited, based on age of vehicle. GenFed does not guarantee to be able to beat dealer/ manufacturer offer. Interest will continue to accrue over the 90 days. *Minimum loan amount is \$5000.00 and loans with Flex Rate approvals are ineligible. There is a limit of one incentive per member. Loan rate includes full discounts. Contact your branch to determine your discounts. All loans subject to approval, credit analysis and terms.*