
Subject: See what's new at GenFed CU!

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In This Issue	March 2016
Cash Cow	Dear Member,
Expand Your Knowledge	GenFed's monthly newsletter is designed to give the

[YOUR Credit Union News](#)

Quick Links

[Loan Rates](#)

[Savings Rates](#)

[Branch Hours and Locations](#)

[ATM Locator](#)

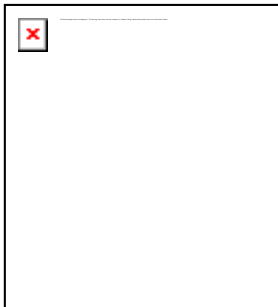
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[GenFed App \(Windows Store\)](#)

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.



Audrey

Amaya

most information to help you stay on the right financial path.

Expand Your Knowledge

One Quick Trick that Can Shave 25% Off a Loan

With some simple math and minimal investment, you can knock years off a mortgage, vehicle or student loan. [Read more](#)

Why Some Good Renters Lose Security Deposits

Filthy carpets and damaged walls are sure-fire ways to lose your deposit, but they're not the only ways. Find out how to protect your deposit! [Read more](#)



The Hidden Danger of Minimum Monthly Payments

A low minimum payment might sound great on the surface, but can haunt you in the long run. Click here to learn more. [Read More](#)

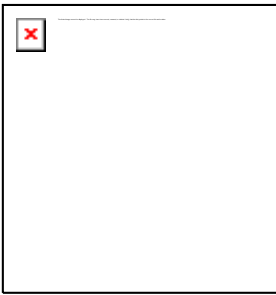


YOUR Credit Union News

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](#).

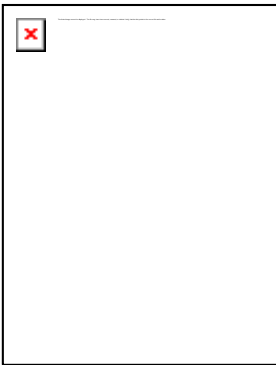
2016 Annual Meeting



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.



Jacob



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Lorain Oberlin Ave
 (440) 282-1648
HR. Vernon
 (616) 244-1877

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Wadsworth St. Oaks
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3.25% APR Home Equity Line of Credit

Rate as of the date of this email and available for new money loans only. All loans subject to approval and terms. Loan sale rate could end at any time without advance notice. Rate includes all possible discounts; call your branch to determine your discounts. No other coupon discounts available. Conventional housing only, standard rates apply to manufactured housing. Refinance of existing GenFed loans subject to a fee and other criteria. Maximum 80% LTV to receive the lowest rate.

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