

Subject: See what's new at GenFed CU!

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Expand Your Knowledge	GenFed's monthly newsletter is designed to give the

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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.



Olivia

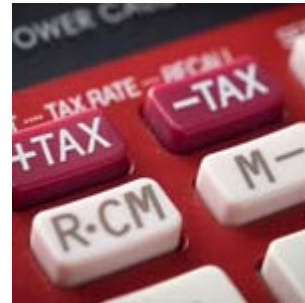
Arlena

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

Expand Your Knowledge

5 Instances Where Spending Means Saving. We've all heard the saying, "It takes money to make money." Agree or disagree, we can certainly identify isolated instances where spending more can actually lead to saving more. [Read more](#)

Tax Credit or Tax Deduction: Which Is Worth More? Details are especially important when it comes to terms and definitions. Two tax terms in particular that people often use interchangeably (and incorrectly) are deduction and credit. Let's take a look at the differences. [Read more](#)



School Rating Effect on Home Value: The Balancing Act. A difficult choice for any homebuyer with children to make. [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](#).

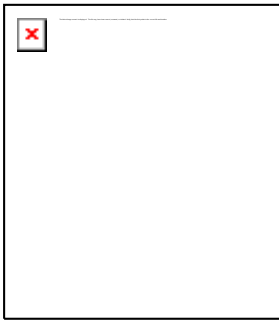
2016 Annual Meeting



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.



Ollena



Your interest at heart

Akron
(330) 784-5401
Antwerp
(419) 239-0101
Bryan
(419) 634-1803
Centrella
(419) 832-9324

Fairtown
(330) 835-9183
Lorain Baumhart Rd
(440) 282-4486
Lorain Oberlin Ave
(440) 282-1660
HR. Varnon
(610) 244-1877

Sheffield Lake
(440) 949-1782
Shelbyville
(317) 392-6238
Wadsworth S. Lyman
(330) 334-2100
Wadsworth St. Gale
(330) 334-3054

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5.75% APR Vacation Loans as low as

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.

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