



GenFed[®] Financial

Your interest at heart



**This is Les.
Les financed his classic
car with GenFed.
Les got a low interest
rate and local service
from people he trusts.
Be like Les.**

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September 2016

Dear Member,

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

Expand Your Knowledge

Don't Get Taken by Common Tax Scams.

Preparation is the best prevention [Read more.](#)

When Choosing a Canine Companion Is Your Pet Project. When man's best friend joins the family, you'll be dogged by responsibilities.



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

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

Scholarship Winners

Congratulations to some of our 2016 Scholarship Winners!

Jordan Portner



Taylor Schooley



Megan Graber



Estie Sinn



[Read more.](#)

Free Tools to Check and Protect Your Credit. The Federal Trade Commission has your back when it comes to your credit. [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](#).

Our website got a makeover!

GenFed.com has been updated! We hope the new site is more functional and helpful for you. All the same features will be there but prettier. Check it out at www.genfed.com.

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.

Send money electronically to your friends with Popmoney.

GenFed Bill Payer users can now send money to their friends with just a cell phone number or email address using Popmoney. Log into Bill Payer today to try it out!

Save Your Identity with eStatements.

Reduce your chances of being a victim of mail fraud by receiving your GenFed statement electronically. Banking and paying bills online not only cuts off thieves' access to the papers they need to commit ID theft, but also helps detect the crime sooner because consumers who bank online check their accounts more frequently

than those who receive statements by mail.
Sign up for eStatements by logging in to HomeBanking
and clicking 'Accounts' and then 'eStatement'.



Akron
(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
(330) 336-3556

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Earn a 1% rebate
(up to \$50)

**when you transfer your 'other' credit card balances
to your GenFed MasterCard AND get rates as low as
9.96% APR plus \$0 transfer fees!***

Maximum \$50 rebate incentive. Not valid on previously transferred balances. If you respond to this offer but do not meet the criteria for final loan approval at the time of your application, we may not be able to extend credit to you nor award you the cash rebate. Balance transfer amount must remain at 50% of original transfer after 90 days to receive incentive. Multiple transfers allowed per incentive. Maximum \$50 of incentive per 90 days per member. Transfers could take up to 60 days to complete. Member must be in good standing on all loans, MC and accounts to receive the rebate. *\$0 transfer fee not available on cards within their 6-month 0% APR promotional period.

GenFed Financial Credit Union, 2492 Wedgewood Dr, Suite G, Akron, OH 44312

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