



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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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

Tax questions? Finding your own answers

Spend a little time reading and save a lot of money. [Read more.](#)

Thrifty Tips for a Cruise.

Save money on the high seas. [Read more.](#)



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

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Should You Pony Up for Premium Gas?

Does the "good stuff" make your car perform better, or are you just burning up dollars? [Read More.](#)

Youth Members!

Youth members can get their hands on a GenFed Blueberry Cash Cow bank by stopping into one of our 12 branches!

Duncan



Tori



YOUR Credit Union News

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'.



Financial

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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

Stay Connected



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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.