

## Partnership Facts

Genisys credit union will:

- Retain all of its member services
- Add branch locations
- Offer continued, uninterrupted membership (no need to reapply)
- Keep your financial assets safe into the future
- Have more opportunities to add member benefits in the future

Proud of our Past.  
Passionate about  
our Future.

Regular communications to  
members will be ongoing.

Watch for more information in  
the mail or on your credit union  
website. Have more questions?

For more information, contact  
your credit union.



**USA Credit Union**  
[www.usacuonline.org](http://www.usacuonline.org)  
1-800-521-8440



**T&C Federal Credit Union**  
[www.tfcu.org](http://www.tfcu.org)  
1-248-858-2323

*Your  
Credit Union  
has some exciting  
news...*



and



*are partnering to create  
an even better credit union to  
serve YOU named*

**Genisys  
Credit Union!**

# QUESTIONS & ANSWERS

This is GREAT news for credit union members. It means MORE services, MORE locations, COMPETITIVE rates and a SECURE future for your financial needs.

The combined credit union will retain all the services and quality that you've come to rely on. So what does this mean for members?

- Expanded branch locations in Southeast Michigan
- Enhanced products, services and convenience
- Continued financial safety, stability and soundness
- Uninterrupted exceptional service and membership
- Same high-performing employees – no layoffs
- A credit union well positioned for the future

## Why are we partnering?

The credit union world is becoming increasingly competitive and consolidated. This partnership is a proactive step by two financially sound institutions to capitalize on their strengths, and position the new organization to move into the future.

## Is my money safe?

Yes. Your funds continue to be federally insured by the National Credit Union Administration.

## Is the credit union in financial trouble?

No. Your credit union is well capitalized with solid earnings and consistently receives high ratings from regulators.

## Is the partnership final?

Following lengthy and deliberate fact-finding and negotiations, the partnership was unanimously approved by the Board of Directors from each institution. Some additional regulatory requirements must be met before the merger is finalized later in 2008.

## Will my loan or certificate rate change?

The rate on your fixed rate loan or share certificate will remain the same until the end of the term. Any renewals or new loans will be subject to current rates.

## Will there be layoffs?

No layoffs are planned or anticipated. Employees also will retain benefits.

## How will combining the two credit unions affect my service?

Members will retain all the high-quality services they have now, plus enjoy expanded branch locations, enhanced products, services and convenience, and uninterrupted membership.

## Are you going to close my Branch?

No branches will be closed as a result of this business combination.

## When will I start to notice a change?

Beginning January 2009, operations will combine slowly over a period of about 12 months. Members will be kept informed of changes and new opportunities as they become available.

## Will there be any changes to the fees charged by the credit unions?

There are no plans to increase fees. Any changes that are made will be done in the best interest of the majority of our combined membership.

## How will I be notified of changes to my account?

Members will continue to receive updates via postcards, statements, websites and lobby brochures. Please be sure to read all material sent to you from your credit union.

## Does the partnership mean we will operate like a big bank?

No, we will stay a nonprofit, member-owned financial cooperative and serve members in the traditional credit union manner, including community based service.

## What is the advantage of being bigger?

Combining the best of both organizations means a credit union with expanded products and services, more financial assets, combined technology and personnel skills and expanded diversification of membership.