ROSEVILLE

REQUEST FOR COUNCIL ACTION

Date: December 7, 2020
Item No.: 7.i

Department Approval

Janice Gundlach

City Manager Approval

Patrick J Trudgeon

Item Description: Authorize execution of a Letter of Intent concerning the sale of 2501 Fairview Avenue, known as the Fairview Fire Station.

BACKGROUND

The City Council and the Roseville Economic Development Authority (REDA) entered into a listing agreement with Bill Melin of Cushman & Wakefield to list for sale 2501 Fairview Avenue (known as the Fairview Fire Station) on August 24, 2020. The property has generated substantial interest and resulted in the receipt of two Letters of Intent from prospective buyers regarding their intent to enter into a purchase agreement.

Mr. Melin listed the property at $1,650,000 based upon comparable sales in the market that have sold in the last year. Mr. Melin has facilitated receipt of two Letters of Intent (LOI) to purchase the property.

Both LOI's are provided in attachments A and B and will be discussed extensively during a REDA meeting held prior to consideration of this item. Mr. Melin and REDA legal counsel will answer questions in regards to both LOI's during closed session at the REDA meeting. If the REDA wishes to accept one of the LOI's, the City Council will need to take action to reflect that direction. If the REDA declines to accept one of the LOI's, this item can be removed from the City Council's agenda.

The LOI will be a three-party agreement with the buyer, the City and the REDA. Thus, the City Council must also take formal action on the LOI.

POLICY OBJECTIVE

The 2040 Comprehensive Plan guides this property for Core Mixed Use. The Minor Plat RCA discussed two Comprehensive Plan goals and strategies that support the sale and redevelopment of this property. Further, the Planning Commission provided a 6-1 recommendation that the sale and redevelopment of this property is in alignment with the 2040 Comprehensive Plan.

BUDGET IMPLICATIONS

The sale of Lot 2, Block 1, FAIRVIEW FIRE STATION will yield land sale proceeds and, potentially, property taxes. Council has previously suggested the land sale proceeds replenish the fund used for purchasing Lexington Shoppes. Staff would also note there will be additional costs associated with preparing the site for sale (legal and surveyor costs), as well as brokerage fees.

STAFF RECOMMENDATION

If the REDA entered into one of the LOI's, then, by motion, the City Council should authorize entering into said Letter of Intent concerning the sale of 2501 Fairview Avenue, known as the Fairview Fire Station.

REQUESTED COUNCIL ACTION

If the REDA entered into one of the LOI's, then, by motion, the City Council should authorize entering into said Letter of Intent concerning the sale of 2501 Fairview Avenue, known as the Fairview Fire Station.

Prepared by: Jeanne Kelsey, Housing and Economic Development Program Manager, 651-792-7086
Attachments: A: LOI from Dogtopia
B: LOI from Genysis Credit Union

Minneapolis - St. Paul
4350 Baker Road, Suite 400
Minnetonka, MN 55343
www.colliers.com
MAIN +1 952 897 7700
FAX +1 952 897 7704

November 10, 2020

Skip Melin
Cushman Wakefield

RE: LETTER OF INTENT – LOI TO PURCHASE

Dear Skip:

On behalf of Dogtopia, the following letter of intent is presented for the property at **2501 Fairview Ave N, Roseville, MN 55113.**

1. **PROPERTY:** The property to be purchased by Buyer includes a portion of Tax Parcel Identification Number 092923240002, to be divided into "Lot 2" within the existing 1.73 acres. The new parcel to be purchased by Buyer includes approximately .987 acres of land, a building with 5,985 above-grade square feet and four (4) existing or proposed easements (total easement area is 0.41 acres of the .987-acre site). The unencumbered land is proposed to be approximately .58 acres.

2. **SELLER:** The Property is currently owned by the City of Roseville (the "City"). The City will be transferring the Property to the Roseville Economic Development Authority (the "EDA") prior to closing. The EDA will then convey the Property to Buyer. Because the Property is being transferred to the EDA, the EDA will need to approve this Letter of Intent and be a party to the Purchase Agreement along with the City Council. Even though the EDA and the City Council are two separate entities, they have the same members, therefore so long as one entity approves the Letter of Intent and the Purchase Agreement, presumably the other entity will also approve.

3. **PURCHASE PRICE:** The purchase price shall be One Million, Fifty Thousand Dollars ($1,050,000.00) payable in cash at closing.

4. **EARNEST MONEY:** The sum of Ten Thousand Fifty Dollars ($10,050) shall be deposited by Buyer in escrow within five (5) days of execution of the purchase agreement by all parties.

5. **CONTINGENCIES:** The purchase agreement will be contingent upon the following:

   a) **TITLE DOCUMENTS:** Seller shall provide evidence of marketable title, free of any and all restrictions and encumbrances that could restrict Buyer's use of the Property.

   b) **FINANCING:** Buyer will be getting financing and will obtain a commitment prior to the expiration of the Due Diligence Period, as defined below.

c) **LAND USE APPROVALS.** A formal application will need to be made by Buyer to the City for a zoning determination. Buyer will need to provide the City with additional details related to the proposed outdoor use on the Property in order to determine if a conditional use permit is needed. In the event that a conditional use permit or any other land use approval is needed, a contingency may be added to the Purchase Agreement with respect to the approvals that are needed.

d) **DUE DILIGENCE:** Buyer will have ninety (90) days after the Purchase Agreement is executed (the "Due Diligence Period") to complete its review of all documents; obtain any necessary land use approvals; inspect the physical condition of the Property and perform any desired testing; obtain any desired surveys; and investigate and evaluate any legal and financial matters, including leases, related to the purchase; all at Buyer's sole cost and expense. Seller will cooperate with Buyer in Buyer's assessment of the physical inspection of the Property. Seller will provide all copies of leases, building plans, utility bills, contracts, etc. during the Due Diligence Period. At the end of the Due Diligence Period, Buyer's earnest money will become non-refundable. If after the Due Diligence period is due to expire and Buyer has not completed its review or Buyer has not received the requisite land use approvals, Buyer may request up to two (2) additional thirty (30) day extensions to complete due diligence. Seller may also extend the Due Diligence Period by an additional period of time in order to complete its negotiations with various cell phone carriers in order to amend their leases so that they no longer encumber the Property.

6. **CLOSING:** Fifteen (15) days after Buyer waives contingencies.

7. **PRORATIONS, COSTS AND DEED TAXES:** Prorations for operating expenses, real estate taxes, service contracts and all other items customarily prorated in commercial transactions of this type shall be prorated at closing and shall be reported after closing as soon as final information is available relative to such prorations. Deed taxes will be the sole responsibility of Seller. Seller shall pay all special assessments pending and levied by date of closing and Buyer shall be responsible for specials levied and pending after closing. It should be noted by Buyer that the Property is currently tax-exempt. It will take a period of time before the Property becomes taxable again (this is dependent on the closing date).

8. **REAL ESTATE FEES**: Seller agrees to compensate the Buyer's broker three and a half (3.5) percent of total purchase price, to be paid at closing. Buyer is represented by Ted Gonsior and Lauren Kessler of Colliers International. Seller is represented by Skip Melin of Cushman & Wakefield. Seller shall also be responsible for compensating its broker.

9. **DEED RESTRICTIONS:** Seller certifies that there are currently not any restrictions recorded against the Property that would prohibit Seller or its tenant from operating a dog daycare on the Property. The Seller (the EDA) will convey the Property to Buyer via a quit claim deed. Minnesota Statutes Section 469.105, subdivision 6 requires that the deed from the EDA to Buyer include a covenant running with the Property that any improvements to the building on the Property must be constructed and completed by Buyer within one year from the date of the deed, unless circumstances arise that are out of the tenants control, or the Property

will automatically revert back to the EDA. To be further defined in the Purchase Agreement.

10. **EXCLUSIVE RIGHT:** Seller and the Buyer, upon this fully executed Letter of Intent, agree to work in good faith to execute a Purchase Agreement between the parties reflecting the terms of this Letter of Intent. After execution of this Letter of Intent by both parties, during the Purchase Agreement negotiations, Seller will not negotiate with any other buyers or accept any other offers for the Property for a period of 45 days from the date of this Letter of Intent.

11. **APPROVAL:** City Council and EDA approval of this Letter of Intent and the final terms and conditions of the Purchase Agreement is required. If Buyer and Seller's staff are able to reach agreement on the terms of this Letter of Intent by November 20, 2020, special meetings of the EDA and the City Council will be called to be held on November 30, 2020 in order to consider approving the Letter of Intent.

12. **CONDITION.** Buyer agrees to accept the Property in an "AS-IS" condition with no representations or warranties being given by Seller.

If the proceeding terms are acceptable, please sign in the space provided and we will begin drafting a purchase agreement. The proceeding offer is non-binding and will only be binding if a purchase agreement is signed by both parties.

******Please respond to this Letter of Intent on or before November 13, 2020.***

Sincerely,

Lauren Kessler
Senior Associate
Colliers International
952-897-7779

AGREED AND ACCEPTED:

BUYER:	**SELLER:**
By:____________________	**By:**____________________
Its:____________________	**Its:**____________________
Date:__________________	**Date:**__________________

Attachment A

OUR DAYCARE CENTERS

- **INTERNET RESILIENT**
- **TRAFFIC GENERATION** daily, morning and evening
- **LESS PARKING INTENSIVE,** minimal accommodation for drop-off and pick-up

120+ DAYCARE CENTERS
in US and Canada (Franchise + Company)

65 DAYCARES
to open in 2020

200+ SOLD
& in development

400+ STORES
by 2023

3D TOUR

Step inside our Dogtopia of St. Peters daycare:

dogtopia.com/3Dtour

SITE CRITERIA

- 5,000 square feet
- Higher income areas, $90k+
- Dense urban and suburban markets, 100k+ population within 5-mile radius
- Major retail preferred, or industrial, mixed use, residential podium

OUR BRAND

- Dogs are the new babies
- Millennials, our core customer, are the largest group of dog owners
- Highest safety standards in the industry
- Noise and odor control programs and building features incorporated into all daycare centers

THE PET INDUSTRY

- $72 billion industry
- $117 billion industry by 2021
- 9.8% year over year growth in pet services spending
- 11% projected job growth (2015-2024)

CUSHMAN & WAKEFIELD

National Brokerage
dogtopiasites@cushwake.com

OUR DAYCARE CENTERS

- **INTERNET RESILIENT**
- **TRAFFIC GENERATION**
  daily, morning and evening
- **LESS PARKING INTENSIVE,**
  minimal accommodation for drop-off and pick-up

120+ DAYCARE CENTERS
in US and Canada (Franchise + Company)

65 DAYCARES
to open in 2020

200+ SOLD
& in development

400+ STORES
by 2023

3D TOUR

Step inside our Dogtopia of St. Peters daycare:

dogtopia.com/3Dtour

SITE CRITERIA

- 5,000 square feet
- Higher income areas, $90k+
- Dense urban and suburban markets, 100k+ population within 5-mile radius
- Major retail preferred, or industrial, mixed use, residential podium

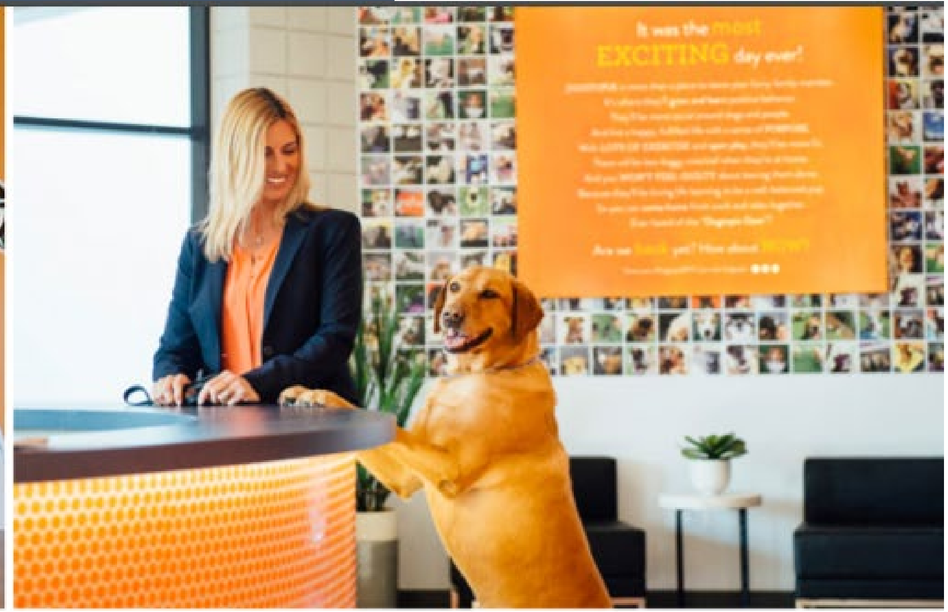
OUR BRAND

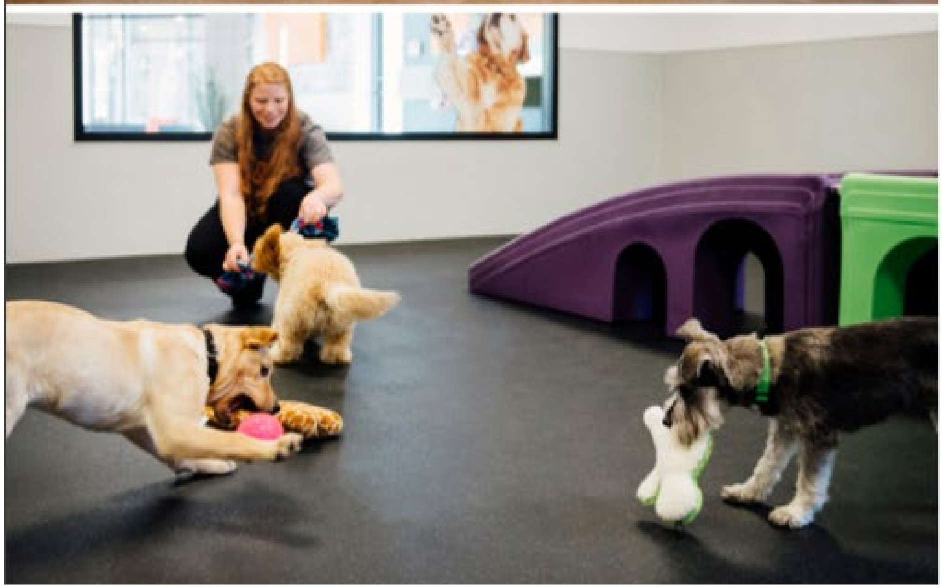
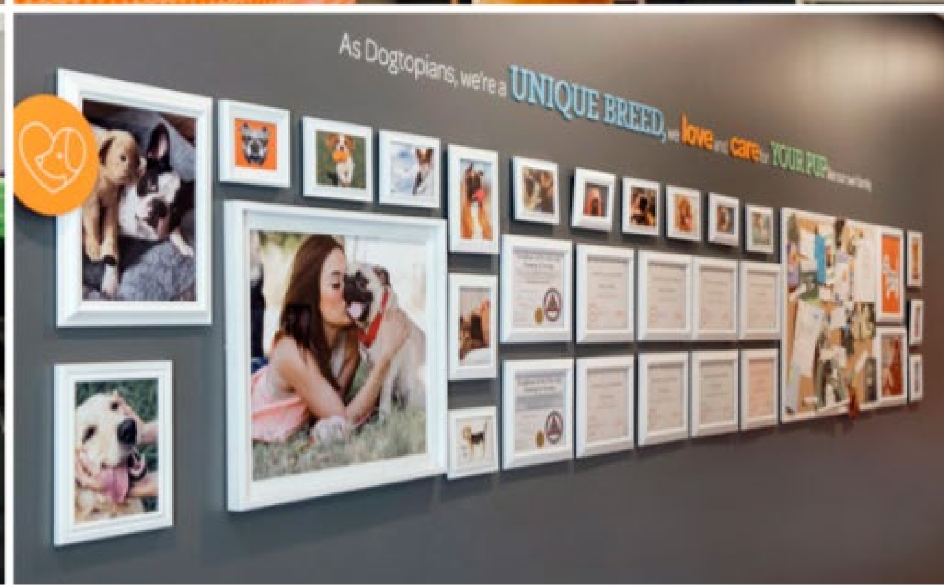
- Dogs are the new babies
- Millennials, our core customer, are the largest group of dog owners
- Highest safety standards in the industry
- Noise and odor control programs and building features incorporated into all daycare centers

THE PET INDUSTRY

- $72 billion industry
- $117 billion industry by 2021
- 9.8% year over year growth in pet services spending
- 11% projected job growth (2015-2024)

Attachment A



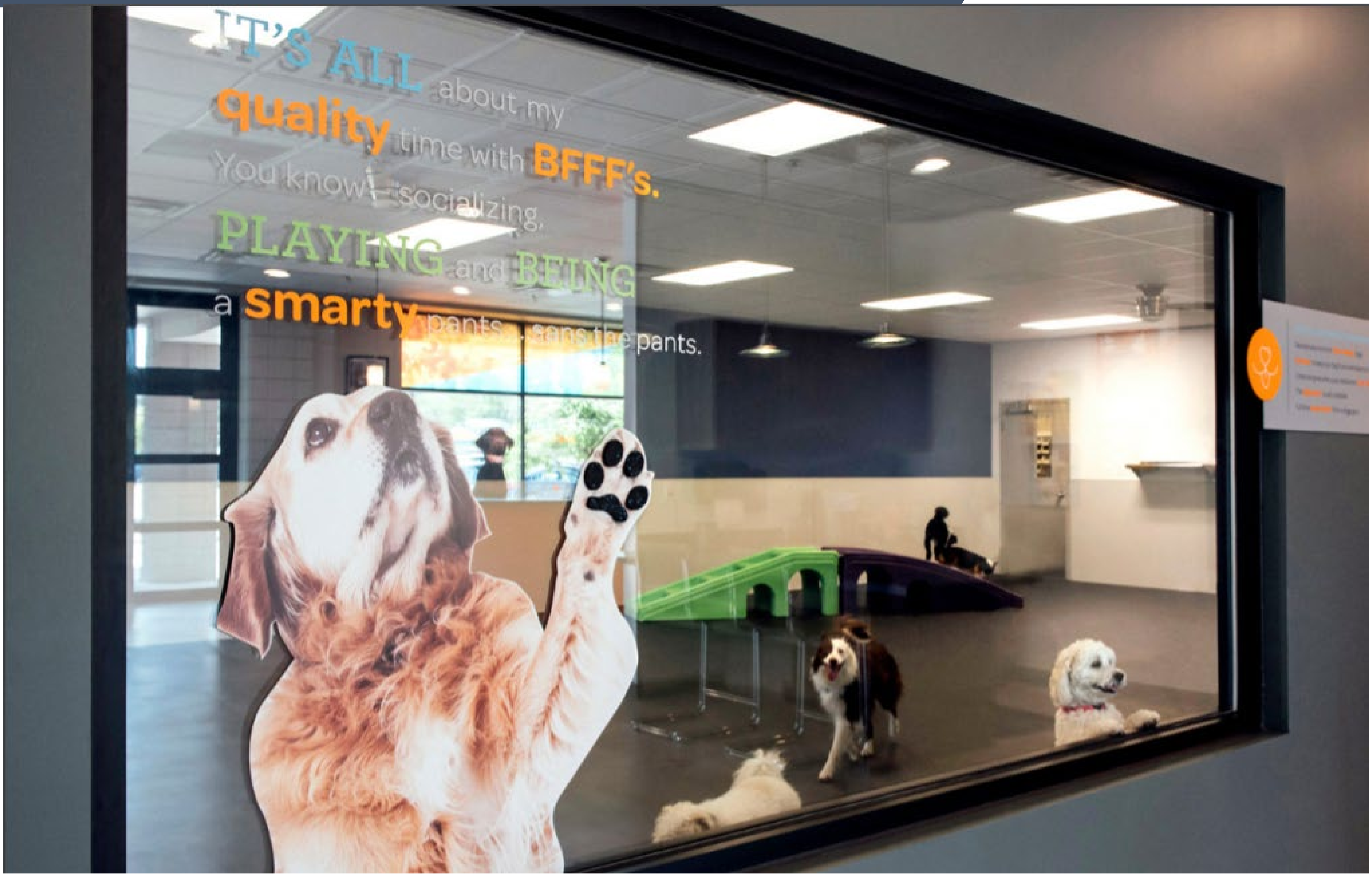



Broker Information Packet

Attachment A

Broker Information Packet

Attachment A



Broker Information Packet

St. Peters, MO - Virtual Tour

Attachment A

- Please click on the link to take a virtual tour of St. Peters, MO Dogtopia:
- https://protect-eu.mimecast.com/s/JasjCrmVs2OWBMOizpGkG?domain=dogtopia.com
- If the link does not work, please copy and paste into your browser. Below is a picture of Dogtopia in Overland Park, KS.

Revenue Streams

Sound and Odor Attenuation

dogtopia

Odor Control

Requirements for Odor Reduction

- Playrooms on Separate HVAC Systems. Each System has an Outside Air Intake Requirement
- Steril-Aire UVC Emitters Installed on each HVAC System
- HVAC System Installed with Economizers and Dehumidification
- Temp design / relative humidity requirement:
  - Playrooms/Spa
  - 75-78 Degrees in Summer
  - 68-70 Degrees in Winter
  - 30%-60% Relative Humidity
  - Rest of the Daycare:
  - 72-75 Degrees in Summer
  - 70-72 Degrees in Winter
  - 30%-60% Relative Humidity
- Walls Extend to the Deck to Avoid Smell and Sound Transfer Between Playrooms
- Rooms Cleaned Three Times per Day
- ScentAir System Installed
- HVAC Air Filters Replaced Quarterly Versus Annually

Sound and Odor Attenuation

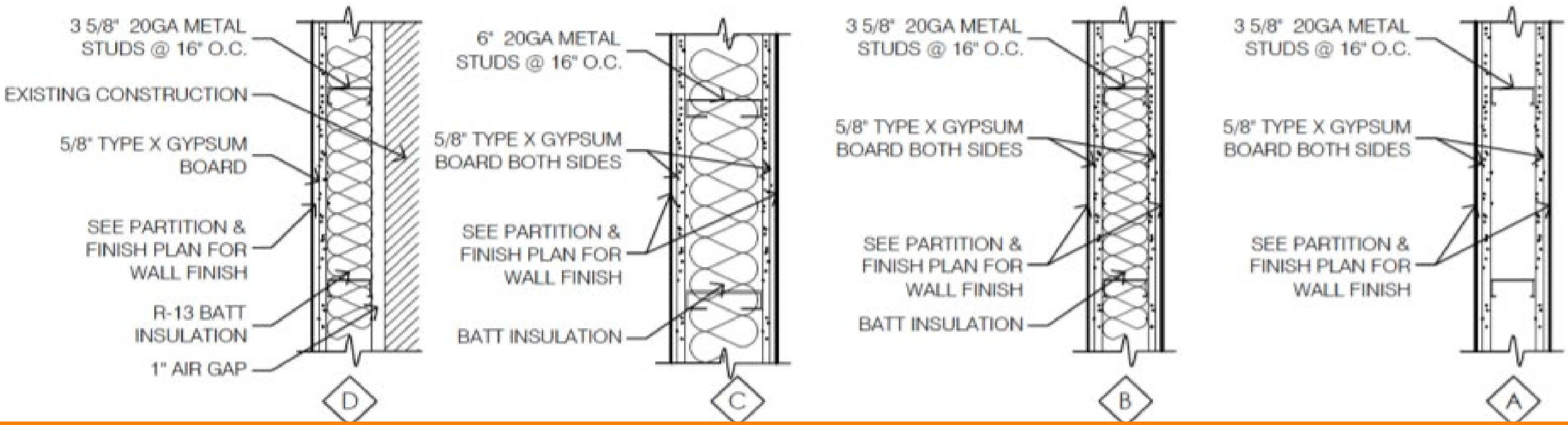
Attachment A

Sound Control

Requirements for Sound Reduction

- Special Wall Type at Demising Wall(s) that Extend to the Roof Deck
- Special Wall Type Between Playrooms and People Space that Extend to the Roof Deck
- Air Gap at the Demising Wall

- Type A: Walls for Bathrooms, Dog Food Prep Area, etc (Non-Dog Rooms)
- Type B: Walls Between the Dog Playrooms.
- Type D: Demising Walls (Adjacent/Shared wall with Neighboring Tenant(s))
- Type C: Wall Between Playroom and People Spaces (i.e. – Hallways, Restrooms, Spa/Grooming, etc) Extends to Roof Deck



Outside Play Area Photos

- Dogtopia of Midlothian, VA
- 13615 Hull Street Road
- Midlothian, VA 23112

Outside Play Area Photos

Attachment A

- Dogtopia of Jacksonville – South Bank
- 1075 Hendricks Avenue
- Jacksonville, FL 32207

Outside Play Area Photos

Dogtopia of Overland Park, KS
6905 W. 135th Street
Overland Park, KS 66223

BERTELLE
PARTNERS
Commercial Real Estate Services

December 1, 2020

Mr. William Melin
Cushman & Wakefield
3500 West American Boulevard
Bloomington, Minnesota 55431

RE: Purchase of Real Property
Roseville Fire Station Building
2501 Fairview Avenue
Roseville, Minnesota 55113-2606

Dear Skip,

This letter of intent is for the purpose of outlining the present intentions of Genisys Credit Union with respect to the purchase of the real property described below.

PROPERTY: A portion of PID#: 092023240002, to be divided into "Lot 2" within the existing 1.73 acres. The new parcel to be purchased by Buyer includes approximately .987 acres of land, a building with 5,985 above-grade square feet and four existing or proposed easements (total easement area is 0.41 acres of the .987-acre site). The unencumbered land is proposed to be .58 acres.

SELLER: The Property is currently owned by the City of Roseville (the "City"). The City will be transferring the Property to the Roseville Economic Development Authority (the "EDA") prior to closing. The EDA will then convey the Property to Buyer. Because the Property is being transferred to the EDA, the EDA will need to approve this Letter of Intent along with the City Council. Even though the EDA and the City Council are two separate entities, they have the same members, therefore so long as one entity approves the Letter of Intent, presumably the other entity will also approve. The Purchase Agreement will be between Buyer and the EDA.

BUYER: Genisys Credit Union and/or its related entity assigns (single asset entity).

CONDITIONS TO PURCHASE: Buyer requires the following conditions to be completed or waived One Hundred Fifty (150) days of an executed Purchase Agreement (the "Due Diligence Period"). The due diligence period shall begin after delivery of the following documents.

A. Satisfactory conditions of title approved by Buyer. Seller to provide title commitment.
B. Satisfactory conditions of an ALTA survey of the Property approved by Buyer. Buyer to contract and obtain a survey at its expense upon execution of the Purchase Agreement.

C. Satisfactory environmental conditions (Phase I and II) and a physical property including soil borings and specifications, etc. The cost of the Phase I and II shall the cost and expense of Buyer.
D. Governmental approvals for Buyer's intended use including but not limited to zoning, conditional use permits required and approval of attached drive thru lanes.
E. Buyer's proposed use of the Property, a community credit union, not being restricted for any reason.
F. Genisys Board of Directors approval of the purchase of the Property.

EXTENSION: Buyer shall be granted two sixty (60) day extensions if it is unable to reach the receive appropriate governmental approvals for an additional $10,000 in earnest money for each extension. Such additional earnest money shall be refundable during the due diligence period but shall be non-refundable after the due diligence period. Said additional earnest money shall apply toward the Purchase Price.

PURCHASE PRICE: **$ 1,375,000**

EARNEST MONEY: $25,000 in initial escrow deposit to be held by Commercial Partners Title Company, as the agent for Fidelity National Title Insurance Company and the balance in cash at closing. Said earnest money shall be fully refundable during the due diligence period. Said earnest money shall be nonrefundable after the due diligence period. Said earnest money shall apply toward the Purchase Price.

SITE CONDITIONS: Buyer's acceptance of conditions of the Property in "as is" condition with no representations or warranties being given by Seller.

CLOSING DATE: Thirty (30) days after Conditions to Purchase have been waived.

SELLER TO PROVIDE: Within ten days of an executed Purchase Agreement approved by Buyer's Board of Directors and signed by Buyer's Chief Executive Officer and executed by Seller, Seller shall provide all significant documents about the Property that it has in its possession, including but not limited to, all tenant leases, surveys, plats, building plans and specifications, civil plans, soils reports, environmental reports including any Phase I and II environmental assessments of the Property.

BROKERAGE FEE: Buyer is represented by Bertelle Corporation in this transaction. Bertelle Corporation shall receive a brokerage fee of fifty (50%) percent of the brokerage fee that Cushman & Wakefield has agreed upon in the listing agreement on the Property with Seller. Such fee shall be paid at closing from the sales proceeds.

PRORATIONS, COSTS AND DEED TAXES Prorations for operating expenses, real estate taxes, service contracts, and all other items customarily prorated in commercial transactions of this type shall be prorated at closing and shall be reported after closing as soon as final information is available relative to such prorations. Deed taxes will be the sole responsibility of Seller. Seller shall pay all special assessments pending and levied by the date of closing and Buyer shall be responsible for special assessments levied and pending after closing. It should be noted by Buyer that the Property is currently tax-exempt. It will take a period of time before the Property becomes taxable again (this dependent on the closing date).

DEED RESTRICTION Seller certifies that there are currently not any restrictions recorded against the Property that would prohibit Buyer from operating a credit union on the Property. Seller (the EDA) will convey the Property to Buyer via a quit claim deed. Minnesota Statutes Section 469.105, subdivision 6 requires that the deed from the EDA to Buyer include a covenant running with the Property that any improvements to the building on the Property, or if the building is demolished and a new building is constructed, construction must be completed by Buyer within one year from the date of the deed unless circumstances arise that are out of Buyer's control, or the Property will automatically revert back to the EDA. To be further defined in the Purchase Agreement.

APPROVAL City Council and EDA approval of this Letter of Intent is required. EDA approval of the final terms of the Purchase Agreement is required. If Buyer and Seller's staff can reach agreement on the terms of this Letter of Intent, the City Council and the EDA will consider it at their meetings on December 7, 2020.

Seller and Buyer acknowledge that the letter of intent is merely a proposal and is intended as the basis for the preparation of the necessary purchase documents. This letter is not intended to be a binding agreement to purchase the Property described above, an agreement to enter into a binding agreement or a legally binding agreement of any kind. Only a fully executed Purchase Agreement shall constitute a binding agreement of the purchase of the Property. If the foregoing terms and conditions adequately represent the present intention of the Seller and Buyer, please sign in the space provided below and Seller shall prepare a Purchase Agreement for Seller to review within five business days of a received signed letter of intent.

Sincerely,
BERTELLE PARTNERS

David G. Stolpestad

SELLER:
Roseville Economic Development Authority

By.___________________

Its: President

By: ___________________

Its: Executive Director

Date:_________________

City of Roseville

By: ____________________

Its: Mayor

By: _____________________

Its: City Manager

BUYER:

Genisys Credit Union

By: Jackie Buchanan

Its: President & CEO

Date: December 1, 2020

5404 BROOKVIEW AVENUE
EDINA MINNESOTA 55424 (612) 749-7841

GENISYS
CREDIT UNION

&

The City of Roseville

We are pleased to present this information discussing Genisys Credit Union and our desire to plant even deeper roots into the Roseville Community. Genisys Credit Union is committed to improving the lives of our members and contributing to the communities we serve. We have been operating in Roseville for over 30 years and currently serve approximately 4,700 members in the area. We are excited about the opportunity to move from a leased facility into a new branch, which would be identical to the one picture below. This happens to be a branch we recently built in Eagan, MN. We hope to locate this new facility on the property of the former fire station at 2501 Fairview Avenue.

More About Genisys Credit Union

Headquartered in Auburn Hills, Michigan, Genisys is one of the largest credit unions in Michigan with over $3.4 billion in assets. We have been serving our communities since 1936 and the Minnesota community for more than 30 years. We are focused on providing our 234,000 members with great products & services, convenience and quality service. We have 32 branch locations (three in Minnesota, 28 in Michigan, and one in Pennsylvania), 6,000 shared branches and over 30,000 surcharge-free ATMs.

As mentioned above Genisys currently has three branches in Minnesota. These branches are located in Roseville, Eagan and Lakeville. We are serving approximately 4,700 members at our current Roseville branch and look forward to further growing our membership in the Roseville community.

Genisys Financial Profile as of October 31, 2020

Number of Members:	234,938
Total Assets:	$3.4 billion
Member Deposits:	$2.9 billion
Member Loans:	$2.3 billion
Member Equity:	$526 million

Genisys Credit Union provides benefits to our members and communities in many ways.

1. **Community Involvement** – Genisys take pride in serving our communities and we understand the importance of giving back. Over the many years we have been serving the Roseville community we have been very happy to sponsor the Rosefest, Halloween Spooktacular, New Years Eve on Ice, as well as the Fire Bears and Henry Sibley FRC Robotics Teams. We look forward to continuing these partnerships, as well as building even more community relationships!

2. **Member Value** – Independent rating services give Genisys high marks for value and security.
   a. *Bauer Financial Group* has given Genisys its highest possible 5-star rating for safety and soundness for more than 20 consecutive years, and we have been considered a "Best of Bauer" credit union the last 10 years.
   b. The *Raddon Financial Group* ranks Genisys in the **97th** percentile for Member Value and Member Giveback. This metric combines safety and soundness, deposit and loan rate value, fee value, and share of wallet metrics. Genisys member value is built on our competitive deposit rates, low cost credit, lucrative Debit and Credit Card Rewards, large branch network, and state-of-the-art mobile and online banking convenience.

3. **Lending Philosophy** – Lending to our members is one of our highest priorities and our goal is to help as many people as possible with their credit needs, even those who may have had credit problems in the past. We look at the whole picture and not just the person's credit score.

4. **Member Satisfaction** – We deliver great service by building relationships with our members one at a time. Several metrics provide solid evidence of our member satisfaction.
   a. Members rate their satisfaction with each interaction with Genisys at 96%.
   b. Genisys scores 92 on the American Customer Satisfaction Index – 7 points over the credit union national average and 15 points over the bank average.
   c. Genisys' Net Promoter Score stands at 81%, 34% points higher than the national average.

5. **Electronic Convenience** – Robust online banking, online deposit, mobile banking, mobile deposit, mobile card controls, secure text communication, and online chat offerings get very high scores from our members and we are committed to continuing to invest in and build these channels in order to serve our members today and long into the future.

Thank you for the opportunity to continue to serve your community and we look forward to continuing our partnership with the city of Roseville.

Sincerely,

Jackie Buchanan

Jackie Buchanan
President & CEO
Genisys Credit Union
Where *You* Come First!

Making a Difference in our Communities

Genisys is committed to making a difference in our local communities and in the financial lives of our members. During 2012 we sponsored 275 events and we look forward to sponsoring and participating in events in the Royal Oak community.

In 2012, staff, family and friends of Genisys Credit Union volunteered nearly 4,000 community hours. In addition to their volunteer hours, the Genisys team also raised $33,000 for OLHSA Walk for Warmth, and donated $58,294.48 to the United Way campaign. Volunteer hours provided a gift-in-kind value of $71,000. The team also donated necessity items for 14 families in the Lighthouse of Oakland County Adopt-a-Family Holiday Program and $10,000 was distributed to area non-profit organizations from staff casual day contributions.

Here are some of the events Genisys was involved with during 2012:

AIDS Walk (Royal Oak) Art on the River (Commerce Township) Arthritis Foundation Walk (Royal Oak) Arts & Greens Holiday Market (Commerce) Auburn Hills Fall Festival Auburn Hills Farmers Market Auburn Hills Excellence in Education Auburn Hills National Night Out Auburn Hills Summerfest Authors Luncheon (Commerce) Azeteca Youth Enrichment Program (Pontiac) Belleville National Strawberry Festival Big Rig Gig (Clarkston) Boy Scouts of America Achiever's Breakfast Canvas Pontiac Celebrate Oxford Chesterfield Twp Daddy & Daughter Dance Chesterfield Twp Summer Salute Children Sports Health Fair (Pontiac) Cinco De Mayo Celebration (Pontiac) Cinema in the Park (Commerce) Clinton River Classic (Auburn Hills) Clinton River Clean-Up Clarkston Concerts in the Park Festival of the Hills (Rochester Hills) Fire & Ice Festival (Rochester Hills) Great Campout (White Lake) Harlem Ambassadors Game (Ypsilanti) Holiday Extravaganza (Auburn Hills, Pontiac, Waterford and White Lake) Hot Blues & BBQ (Wixom) Hunger Walk – Oakland County Lighthouse Huron Valley Art Center Exhibits (Commerce) Junior Leadership Oakland Julie Run/Walk (Waterford) Lake Orion Concerts in the Park Lake Orion Dragon Dash Macomb County Dodge Ball Tournament Macomb Tons of Trucks	Marysville Art in the Park Marysville Days McLaren Health and Safety Expo (Ortonville) Paddlepalooza (Auburn Hills/Rochester Hills) Plymouth Ice Festival Plymouth 4th of July Picnic Pontiac Career Day & Scholarship Program Pontiac National Night Out Quake on the Lake (Waterford/ White Lake) Renaissance Festival (Holly) Rochester Adams DECA program Rochester High Robotics Team Rochester Hometown Christmas Parade Seymour Festival (Oxford) Shelby Township Art Fair Shelby Township Daddy/Daughter Dance Shelby Lions Club Car Show Shrine Circus (Hazel Park) Spring Bash (Detroit) Symphony of the Lakes (Waterford) Taste of Auburn Hills Taste of Clarkston Taste of Troy Taste of Waterford Troy Daze Troy Old Fashioned Christmas Troy Tree Lighting Utica Ice Festival Walk for Warmth Waterford College & Financial Aid Night Waterford Concerts in the Park Waterford Fire Department Open House Waterford Relay for Life Wet & Wild Wednesdays (Rochester Hills) Waterford Harvest Happenings White Lake Fire Department Open House White Lake Tree Lighting Wixom Farmers Market Wixom Founders Day Festival

Community Service and Business Awards

Genisys Credit Union prides itself on our strong community involvement and reputation that we have established for giving back to the communities that we serve. This has been recognized over the past few years by way of achieving the following awards and distinctions:

- Oakland Press “Best of the Best Readers Choice Award” (Best Credit Union, Best Mortgage Company (several years in a row)
- Business of the Year - Auburn Hills Chamber of Commerce
- Best of the Best Credit Union - 'The Clarkston News"
- Best of the Best Credit Union and Mortgage - "Oxford Leader"
- Detroit Free Press Top Work Place (several years in a row)
- MCUL Outstanding Credit Union of the Year, chosen by our industry peers
- Michigan Community Service Award, given by the Michigan Recreation and Park Association
- National Communitas Award for Community Volunteerism and Philanthropy
- Community Collaboration Award - Clarkston Chamber of Commerce
- Outstanding Private/Public Partnership Award - Main Street Oakland County
- Beautification Award - City of Auburn Hills
- 2nd Place Dora Maxwell Award - State of Michigan
- Best of Michigan Business Award, given by Corp! Magazine
- Main Street Oakland “Sponsor of the Year” award
- Corp! Magazine Economic Bright Spot Award
- Woodward Avenue Corporate Change Agent Award
- Communities First Award given out by the City of Rochester Hills
- Oxford Township Parks & Recreation Seymour Celebration Award
- Auburn Hills Chamber, Business of the Year Award
- Michigan Credit Union League – Dora Maxwell Award
- Best of the Best – Sherman Publications
- Lake Orion Review – Best Credit Union
- Lake Orion Review – Best Mortgage Lender

And most recently, we are proud to have earned the 2013 Corp! Magazine Digital, Science & Technology Award for our mobile banking applications.

Financial Awareness Outreach

In addition to a large number of community events, activities and sponsorships, Genisys also provides financial awareness in a number of environments including the Oakland Schools Technical Northeast Campus, Herrington Elementary School and Oakland Community College Auburn Hills and Waterford campuses.

Genisys will offer a full range of financial products & services to benefit the Royal Oak community

Credit and Loan Services	Auto, RV and other titled vehicle loans First mortgage and home equity loans Credit cards Personal loans for virtually any reason Michigan Saves Energy Improvement Loans Accel Financial Counseling	*Genisys works to be the lender of choice for our members. We do this through a wide range of products, competitive pricing, and processes to evaluate member applications fairly. We have developed our lending practices, training, and systems to evaluate members based on their personal situation, not just their credit score.*
Savings and Investment Services	Money Market Share Certificates IRA and Education Savings Holiday and Special Savings Accounts Health Savings Accounts Genisys Investment Services	*Members have access to a full range of savings products offered at highly competitive rates. Many Genisys members benefit from the consultation and services provided by Genisys Investment Services representatives who provide free consultations and provide expert wealth management services.*
Checking Account Services	Free checking – no strings attached Debit card rewards	*Genisys has continued a totally free checking product with debit rewards that pay 1 bonus point for every $2 spent on signature debit transactions.*
Electronic Services	Mobile banking – including mobile deposit and bill payment Online banking and bill payment Electronic delivery of statements, notices and account alerts Online chat service and call center Co-Op national ATM network Mobile banking	*Genisys invests in providing the most convenient access for our members. Our online banking platform includes personal financial management tools. We also have our own exclusively designed iPhone and Android phone applications that rival those offered by big banks.*
Business Services	Genisys offers a variety of services to help small businesses, including business loans, business deposit services, merchant processing and other benefits.	
Other Services	Genisys has partnered with third parties to provide a variety of other services to benefit members including insurance (auto, home, and life), health insurance, identity theft prevention, discounted tickets to local events and attractions, and many more.	

Unique Products for Genisys Members
In addition to consistently improving existing products and services, Genisys Credit Union is very proactive in securing new member benefits that are unique and in some case exclusive to our membership.

Here are just a few of the offerings that are unique to Genisys members:

- Partnership with Cleary University providing members a 20% tuition discount
- Electronic tax forms
- Debit Rewards program which now includes merchant rewards
- Members eHealth Insurance for affordable health insurance options
- Red Flag Alerts that electronically notify members when personal information is changed
- FamilyMint - a free online budget management tool for parents and children
- Palace of Auburn Hills for ticket and event discounts for members