

focus

GeoVista Credit Union's Quarterly Newsletter

July | 2012



LIGHTING YOUR FINANCIAL FUTURE



Don't Get Hooked By High Interest

Searching for a new car or a new house? Don't get hooked by a high interest loan. You don't have to fish for a loan that is low on interest and high and value. Just call or come by GeoVista Credit Union for historically low rates!

You'll find find:

- Quick approval
- Convenient terms
- No pre-payment penalty

Reel in your new car or home with a loan you can afford! For more information, call (912) 368-2477 or visit www.geovistacu.com today.

*APR = Annual Percentage Rate. All loans subject to credit approval.

Effective August 1, 2012:

A \$4.00 charge to replace a PIN for a Visa® credit card, debit card or ATM card

GeoVista Credit Union now offers our members the option to create a personalized PIN number for your Visa® debit card as well as for your Visa® credit card as previously offered. Contact us today for more details. The cost for any new or existing Visa® debit, Visa® credit, or ATM PIN order is \$4.00. The charge for a replacement card is \$5.00.

When You're on the Go, We'll Go with You

Secure, convenient, anytime access to your accounts

Access your GeoVista CU accounts securely and conveniently anytime, anywhere, using your mobile device. Download our app to your smartphone to:

- View account balances
- View account transactions
- Transfer funds between your checking or savings accounts
- Receive messages from the credit union
- Pay your bills and more
- Rest assure your information is safe and secure

To learn more, visit our Web site. All you need to get started is an eligible account and a mobile device that can send and receive text messages and/or has access to the Internet.





Hinesville Main Office
601 West Oglethorpe Highway
Hinesville, GA 31313
912.368.2477
912.876.8313 (Fax)

Fort Stewart Branch
793 Hase Road, Bldg 416
Fort Stewart, GA 31314
912.876.5156
912.368.6004 (Fax)

Hunter Branch
133 Haley Avenue, Bldg 1282
Savannah, GA 31409
912.354.6420
912.355.5353 (Fax)

ILA Branch
221 E. Lathrop Ave. Suite 101
Savannah, GA 31402
912.236.2889
912.234.4914 (Fax)

Rincon Branch
271 S. Columbia Avenue
Rincon, GA 31326
912.826.4008
912.826.4012 (Fax)

Pooler Branch
The Shops at Godley Station
107 Grand Central Blvd. Suite 201
Pooler, GA 31322
912.748.6401
912.748.5407 (Fax)

Statesboro Branch
313 South Main Street
Statesboro, GA 30458
912.764.4612
912.489.5391 (Fax)

Richmond Hill Branch
60 Exchange Street, Suite B-3
Richmond Hill, GA 31324
912.756.0214
912.756.0668 (Fax)

Holiday Closings:
Independence Day
July 4

Labor Day
September 3

SAMI

24/7 Audio Response
912.368.6567
800.316.2937

www.geovistacu.com



Federally Insured by NCUA



Overdraft Protection: Better Safe than Sorry

Protect yourself from the unexpected with Overdraft Protection service. You can use your savings or line of credit to link to your checking account. In the event of an overdraft, funds will be taken from your savings or line of credit to pay the transaction, allowing you to avoid the embarrassment and merchant fees resulting from returned checks.

Enjoy the peace of mind that comes from knowing you are protected. For more information, visit www.geovistacu.com or call (912) 368-2477 today.

Just In Time for Vacation Summer Skip-A-Payment

Could you use a little extra cash in your pocket for summer vacation? Our Summer Skip-A-Payment Program can help. With our Summer Skip-a-Payment program, loans that are due in the month of July (between the 1st and 31st) may qualify to be skipped*.

Interest will continue to accrue and the maturity date may change. Once your loan is set up for the Summer Skip, it will continue every year until you notify us to discontinue the skip. Funds will be deposited into your Share Savings or Share Draft account if the loan payments are paid automatically through payroll deduction or direct deposit. Your loan payments will resume again as scheduled in August. For details, call (912) 368-2477.

*Real estate loans, CUDL loans, share loans, and share certificate loans are not included. Other exclusions may apply.



Congratulations to our **Scholarship Winners**

GeoVista awarded three \$1,000 scholarships in memory of very special individuals who served our credit union tirelessly on our board of directors: Thomas A. McCorkle, Eddy E. Rogers and Walter J. Jenkinson. As our tribute to these three men, we selected deserving high school seniors from our membership who and have been accepted into an accredited college, university or vocational school to receive these scholarship awards.

Please join us in congratulating this year's winners:

Thomas A. McCorkle Scholarship:
Andrew Rushing, South Effingham High School, Guyton, GA

Eddy E. Rogers Scholarship:
Kortney Mincey, Wayne County High School, Jesup, GA

Walter J. Jenkinson Scholarship:
Chanelle Craig, Bradwell Institute, Hinesville, GA

