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GeoVista Credit Union's Quarterly Newsletter

October | 2012



Holiday Skip-A-Payment You Can Keep the Cash!

Could you use a little extra cash this Christmas? Our Holiday Skip-A-Payment lets you keep the cash.

With our Holiday Skip-a-Payment program, loans that are due in the month of December (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 Holiday 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 checking account if the loan payments are paid automatically through payroll deduction or direct deposit. Your loan payments will resume again as scheduled in January.

If you wish to take advantage of the Holiday Loan Skip, please contact the Loan Center at (912) 368-2477 and press option 5.

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



Put the Lid on High Interest With a GeoVista Credit Union Visa® Credit Card

Put the lid on your high interest credit cards and unwrap the savings this holiday season! You will be ready for your holiday shopping when you choose a Visa® credit card from GeoVista Credit Union.

Our card offers:

- No Annual Fee
- Low 8.9% APR*
- 25-Day Grace Period
- No Fee for Cash Advances**

Don't make paying off your holiday balances harder than it has to be. Visit www.geovistacu.com or call (912) 368-2477 for more information.



*Annual Percentage Rate
**Interest accrues from the date of the advance.

Financial Services Are Back in Action at GeoVista Credit Union!

We know it's been a long time coming, but we wanted to be sure that we found the right advisor to help our members identify and achieve their goals and dreams... and we have done just that. Meet Kathy Wise, financial advisor, available through our Broker-Dealer, CFS*. Kathy is a FINRA registered representative of CUSO Financial Services, LP and has worked in the financial industry for over 20 years. She is eager to provide members with an exclusive experience that maximizes their hard-earned dollar and lifetime financial success.

Kathy can help you, if you are:

- concerned about low interest rates
- in need of more income now
- preparing for a new life phase such as retirement
- interested in just getting a second opinion on your current financial strategy
- planning to pass money onto heirs
- going through a major life event

You can reach Kathy at (912) 704-1767 or email to schedule a convenient time for you to meet.

Kathryn.Wise@Cusonet.com

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. GeoVista Credit Union has contracted with CFS to make on-deposit investment products and services available to credit union members.

World-Class Service

Worldwide Reach

Worldwide Vision



Start a New Holiday Tradition Debt-Free Holiday Shopping

Get started now to begin a brand new holiday tradition next year – debt-free holiday shopping. With a Christmas Club account from GeoVista Credit Union, you can save now and shop stress-free next year.

A Christmas Club Account keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time. Christmas Club funds were deposited into your checking or savings account on October 1st.

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:

Veterans Day	November 12
Thanksgiving Day	November 22
Christmas Eve	December 24 (close at noon)
Christmas Day	December 25
New Year's Day	January 1

SAMI

24/7 Audio Response
912.368.6567
800.316.2937

www.geovistacu.com

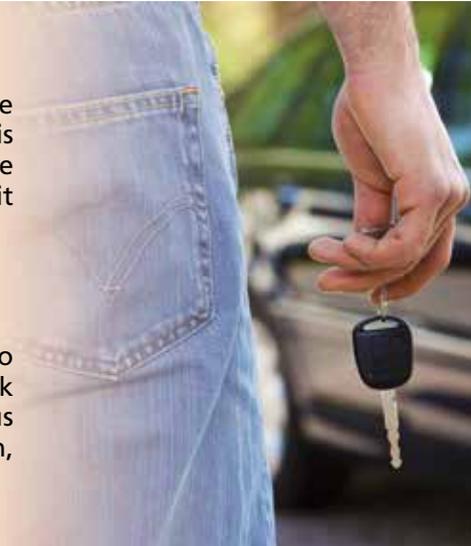
An Auto Loan That's the Perfect Fit

You would never buy a pair of jeans that didn't fit just because they were the first pair you saw at the store. An auto loan is a much bigger commitment. Why settle for the loan at the dealership just because it's available? Let GeoVista Credit Union help you discover a loan that is the perfect fit!

We offer rates as low as **1.75% APR***.

Many auto loans are more hype than value. Come to GeoVista Credit Union for savings, personal service, quick approval, convenient terms and a loan you can trust. Try us on for size. You will be glad you did! For more information, call (912) 368-2477 or visit www.geovistacu.com.

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



Need Some "Honey-Do" Money?

These days, the problem with the Honey-Do List is that every project requires money. If you need a little extra cash to get through the items on your list, GeoVista Credit Union can help.

Our signature loan offers rates as low as 5.99% APR* with terms up to 60 months.

Use your Honey-Do money for home repairs and improvements – or even shopping, golf clubs and a vacation. You supply the list, and we'll take care of the cash! Visit www.geovistacu.com or call (912) 368-2477 for more information.

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



Credit Score Tip

Don't use too much of your available credit.

How much of your available credit you use (credit utilization) counts for about 30% of your credit score. Your goal should be to use only 30% or less at a time. Your score will probably suffer if you use more than 50% of your available credit.

With that in mind, if you decide to transfer a balance from a high-interest credit card to a card with a better rate, consider keeping the old account open. If you close the account, your overall credit will go down, and your credit utilization ratio will increase. You can keep the account open and still maintain a zero balance on it.