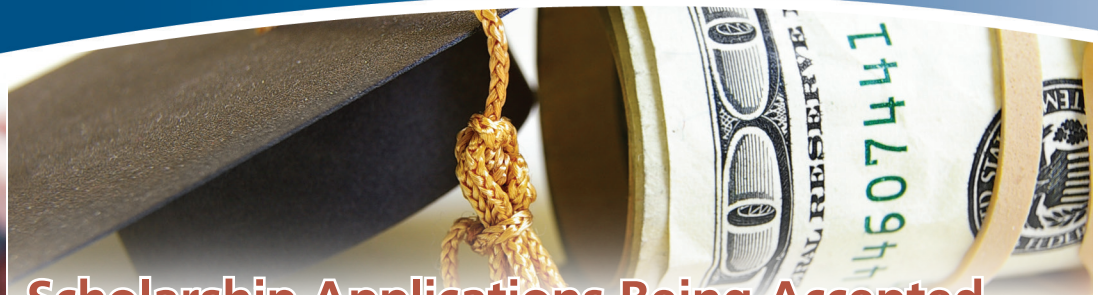


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GeoVista Credit Union's Quarterly Newsletter

January | 2015



Scholarship Applications Being Accepted

GeoVista Credit Union is pleased to announce our 2015 scholarship program. Applicants must be members of the credit union or children of members. Applications are available at www.geovistacu.com or by contacting one of our branches and must be received at the credit union no later April 1, 2015.

Invest in America

CU Member Rewards Program

www.lovemycreditunion.org

The Benefits of Membership

Take Advantage of Savings with Invest in America

Let us introduce you to valuable savings available to you because you are a credit union member! Through Invest in America, you have access to great member rewards and discounts from GMC, AutoNation Direct, Sprint, Turbo Tax, ShopAmerica, Dell, Members Auto & Homeowners Insurance Program, Allied Moving Benefits, DIRECTV and FTD.

For more information, visit our www.geovistacu.com, select the Services tab and click on member discounts.

Mobile Banking Innovation Worth Trying

Do you remember the introduction of the microwave, the cell phone or movie streaming service? Whether you remember them when they were new or not, we bet you can't imagine your life without them now.

We think you'll feel the same way about our FREE mobile banking service. Our new mobile app, Mobiliti, is coming soon! Enjoy the convenience of accessing your credit union accounts from the convenience of your smartphone. You can conduct many of your transactions with GeoVista Credit Union when you are on the go, including viewing account balances, transferring money, and more!

For more information, call (912) 368-2477 or visit www.geovistacu.com.

Has Your Contact Information Changed?

It is vital that we have correct contact information to reach you with statements and other important account information. Please help us keep your records at GeoVista Credit Union current. If you have had a change to any of your contact information, please let us know. It is easy to complete the update in person, in writing with your signature, or via online banking. Thank you for helping us keep our records up to date.

World-Class Service

Worldwide Reach

Worldwide Vision



We Know You Have a Choice... And we'd like to be it.

Has a big financial institution ever treated you like you didn't have a choice? Maybe they piled on fees and restrictions believing you didn't really have other options. We know you do, and we're working hard to earn the right to be your first choice.

That's why we have designed our checking account with service, value and convenience as our top priorities. Plus, we offer options to fit your needs:

Vista Choice

- Valuable merchant discount program
- Comprehensive fraud protection and restoration services
- No minimum balance to maintain account
- Low monthly service fee reduced or eliminated with eStatements and debit card transactions*
- Free online banking and bill pay
- Free eStatements
- No minimum deposit to open
- Nationwide branch access through shared branching

Kasasa Cash

- Higher dividend rate on balances up to \$5,000 if qualifications are met*
- Nationwide ATM fee refunds
- No monthly service fee
- No minimum balance requirement
- Can link to free Kasasa Saver
- Free online banking and bill pay
- Free eStatements
- No minimum deposit to open
- Nationwide branch access through shared branching

The choice is clear. Come to GeoVista Credit Union where you have a choice! We can help you to make the process of switching your checking account to GeoVista Credit Union simple. For more information, call (912) 368-2477 today.

**For qualification details on Vista Choice and Kasasa Cash visit www.geovistacu.com.*

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)

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:

Martin Luther King, Jr. Day
January 19

Presidents' Day
February 16

SAMI

24/7 Audio Response
912.368.6567
800.316.2937

www.geovistacu.com



Federally insured by NCUA

Stuck in a High-Interest Auto Loan?

Refinance your loan from another financial institution at GeoVista Credit Union and set yourself free!

Your rate could be as low as
1.90% APR*

Plus, you'll find:

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

(912) 368-2477

www.geovistacu.com

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

DELUXE PROVENT ID Theft Protection Now Available

There are 12.6 million victims of identity fraud every year. GeoVista Credit Union wants to help you avoid joining that number. We are partnering with DELUXE to offer DELUXE PROVENT ID Theft and Fraud Protection.

Join Us for Our Annual Meeting

You are invited to attend our Annual Meeting

Tuesday, February 17, 2015

6:30 p.m.

Location to be announced

Our Annual Meeting is your opportunity to hear about the credit union's progress last year and our plans for the future. Members will also vote to elect members to our board of directors. Come enjoy refreshments and the chance to win great door prizes.

