

focus

GeoVista Credit Union's Quarterly Newsletter
October | 2015



Have we got a holiday treat for you!

Drop that high interest rate credit card and switch to GeoVista's low interest VISA® card. You can maximize your card benefits and minimize your holiday debt!

We offer:

- Rates as Low as 8.9% APR*
- No annual fee
- Same rate for purchases and/or cash advances
- 28 – day grace period on all purchases
- 24 – hour ATM cash access
- Score Card Reward points with every purchase

To make the switch today, visit www.geovistacu.com or call 912-368-2477.

*Annual Percentage Rate.



GeoVista CU breaks ground on new main office in Hinesville

Recently the GeoVista Credit Union management and Board of Directors were joined by local and state officials to officially break ground on the new main office located at the intersection of West Oglethorpe Highway and Link Street in Hinesville.

The Board and management are all extremely excited to launch this project as it will provide the credit union with the opportunity to expand services and offer an improved experience to members and employees in the Hinesville area.

The new 3,400 square-foot office will feature three lobby teller stations, a coin-counting machine, private lending center access, children's area, waiting area with coffee bar, two full-service drive-up teller lanes and a 24-hour ATM on site.

The new office is expected to be open for business by the end of 2015!

Is the expensive holiday season sneaking up on you yet again?

Get a head start on next year's holiday budget by signing up for our Christmas Club Account!

Make sure you rack up presents instead of debt for the next holiday season with a Christmas Club account. A Christmas Club keeps your funds separate from your other savings and allows you to save a little at a time, all year long.

For more information or to open your account today, call 912-368-2477 or visit www.geovistacu.com.

Also, if you have a Christmas Club Account in effect this year, the transfer of funds will take place on **September 30th** and funds will be available to you on **October 1st**.





International Credit Union Day is Coming People Helping People!

The credit union movement began 160 years ago with a simple but radical idea: That with the help of your neighbors, you can improve your financial well-being.

This idea of a not-for-profit financial institution formed by regular people quickly spread.

During the Great Depression, scores of ordinary Americans—farmers, teachers, small-business owners—found themselves without access to banking services, so they formed their own credit unions.

Today there are more than 200 million credit union members worldwide—103 million right here in the U.S. But the bedrock principles of the movement remain unchanged.

CREDIT UNIONS ARE STILL:

- People coming together to be their own bank, so no one can deny them a path to prosperity.
- People pooling their savings to provide each other affordable credit.
- People helping people.

On October 15, credit unions worldwide will join in celebrating the year-round impact of the credit union movement and its members for International Credit Union (ICU) Day®. Visit GeoVista to celebrate with us this year – 51 years of providing financial service to our members!

THANK YOU FOR CHOOSING GEOVISTA CREDIT UNION AS YOUR BEST FINANCIAL PARTNER!

www.cuna.org

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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:

Columbus Day:October 12
Veterans Day:November 11
Thanksgiving:November 26
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



Federally insured by NCUA

Fall into savings with an auto loan from GeoVista Credit Union

Rates as low as 1.9% APR*!

Tired of the hassle and haggling that often comes with buying a new or pre-owned vehicle? Let us help make the process easier. At GeoVista, we offer great low rates and competitive terms on new and used vehicle loans.

If you're headed out to shop cars or are even shopping online, make sure to visit us first to get preapproved so you know how much you can borrow and what your payments will be. You'll then be ahead of the game once you get to the dealer. Simply find the car that suits you and then head home in your new wheels!

For more information, or to be pre-approved today, call 912-368-2477 or visit www.geovistacu.com.

*Annual Percentage Rate.

Dash past your loan payment and dance into the holidays with our Holiday Skip-a-Payment program!

That's right! GeoVista is offering you the chance to skip your loan payment(s)* in the month of December, putting more money in your pocket to use during the holiday season. If your loan is qualified for the Holiday Skip-A-Payment program, 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.

For more information, call **912-368-2477 option 4** and speak with a Loan Representative today!

* Finance charges will continue to accrue and the maturity date may change. Mortgage loans, share loans and share certificate loans are not included. Other exclusions and some restrictions may apply.