

# focus

GeoVista Credit Union's Quarterly Newsletter

January | 2013



LIGHTING YOUR FINANCIAL FUTURE

## NEW Hours

Please note the changes to the business hours at the following branches:  
(All other hours remain the same.)

### Hinesville Branch

Friday Drive Thru Extended Hours 9:00 a.m. - 6:00 p.m.

### Richmond Hill Branch

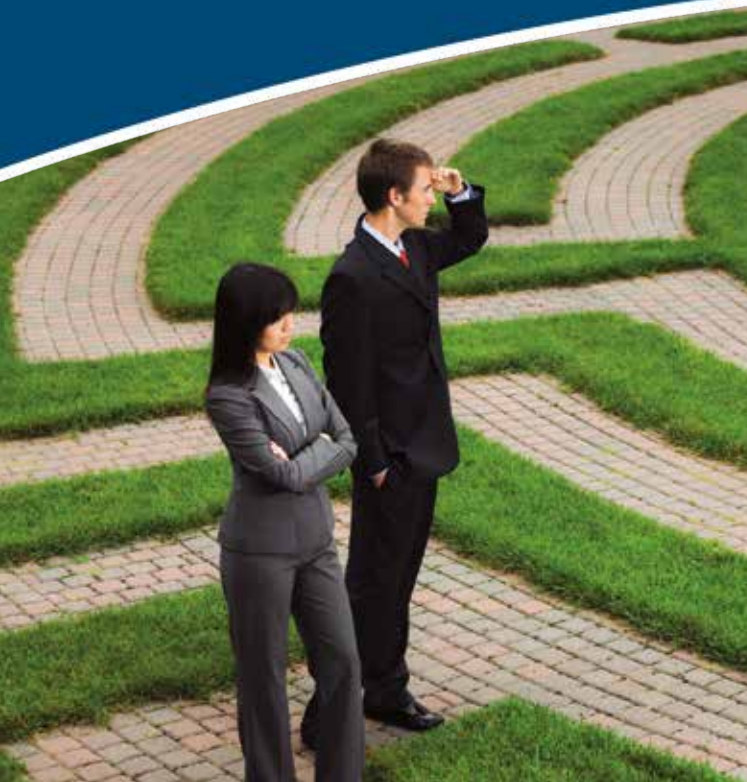
Monday - Friday, 10:00 a.m. - 6:00 p.m.

### Statesboro Branch

Friday Extended Hours 9:00 a.m. - 6:00 p.m.,  
Saturday 9:00 a.m. - 12:00 p.m.

### Rincon Branch

Saturday Drive Thru Only - Hours 9:00 a.m. - 1:00 p.m.



## Get Help from Our CFS Financial Professionals

Our CFS Financial advisor, Kathy Wise, can help you determine the financial path to follow in pursuit of your short-term and long-term financial goals. She will work with you to identify investment goals and develop a plan based on your individual needs. To schedule an appointment with her, ask a branch staff member to go to our credit union website.

\*For specific tax advice, please consult a qualified tax professional. 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. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.

## Scholarship Applications Being Accepted

GeoVista Credit Union is pleased to announce our 2013 scholarship program. Applicants must be members of the credit union or children of members. Applications are available at [www.geovistacu.com](http://www.geovistacu.com) or by contacting one of our branches and must be received at the credit union no later April 1, 2013.

## Save the Date!

### Annual Meeting on February 19th

Every year, our credit union membership gathers for our Annual Meeting. It is part of what makes us different as a not-for-profit, member-owned financial institution. Our annual meeting provides you the opportunity to stay informed about all the exciting things that are happening and the progress we have made over the last year. We hope to see you there!

**GeoVista Credit Union Annual Meeting**

**February 19, 2013**

**6:30 p.m.**

**Location to be announced**

World-Class Service

Worldwide Reach

Worldwide Vision



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 21

President's Day  
February 18

**SAMI**  
24/7 Audio Response  
912.368.6567  
800.316.2937  
[www.geovistacu.com](http://www.geovistacu.com)



Federally insured by NCUA



**The Perfect**

*New Year's Diet!*

**Lose the Extra Interest.**

Forget inches! This year, lose extra interest charges. When you transfer your balance from another high interest credit card to a low interest Visa® credit card from GeoVista Credit Union, you can trim your interest payments.

- Rate as low as 8.9% APR\*
- No balance transfer fee
- No annual fee
- 25-day grace period

With lower interest charges, you can pay off your balance sooner. And you'll enjoy the same great rate on all your future purchases. For more information or to apply, (912) 368-2477 or visit [www.geovistacu.com](http://www.geovistacu.com).

*\*Annual Percentage Rate.*

## Important Information on Your GeoVista Visa® Check Card

When you make a Visa® Check Card transaction and do not enter a PIN, the transaction may be processed either through the Visa® network, or through the STAR or ACCEL/Exchange networks. A non-Visa® network transaction may occur in any card accepting environment, including, but not limited to, merchant locations and online. Merchants must provide you with a clear way of choosing to make a Visa® network transaction if they support this option. Please be advised that should you choose to use a non-Visa® network when completing a transaction without a PIN, different terms may apply. Certain protections and rights apply only to transactions processed through the Visa® network.

## New Plans in the New Year?

A real estate loan from GeoVista Credit Union can help you get started on your new plans this year. We offer low-rate loans and low closing costs. We will make the application process simple, and you can count on the personal service you've come to expect from GeoVista CU.

For more information on our real estate loan options, call (912) 368-2477 or visit [www.geovistacu.com](http://www.geovistacu.com).

