focus

GeoVista Credit Union's Quarterly Newsletter October | 2011

Geolista

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-a-Payment, 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 January.

If you wish to take advantage of the Holiday Skip-a-Payment, 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.



Important Change to U.S. Savings Bonds

Planning to buy a savings bond?

Paper savings bonds will no longer be sold at financial institutions after December 31, 2011.

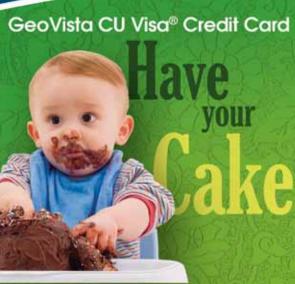
But they're not going away electronic savings bonds can be purchased online through TreasuryDirect. Open a free TreasuryDirect account today at www.treasurydirect.gov.

Already have paper savings bonds?

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds here.

Learn more at www.treasurydirect.gov

TreasuryDirect is a registered mark of the U.S. Department of the Treasury.



and Eat it too.

Who says you can't have your cake and eat it, too? Our Visa® credit card let's you have the purchasing power of Visa® with the low rate you can expect from your credit union. It's a combination that is ideal for holiday shopping.

Our Visa[®] credit card offers:

- 8.9% APR*
- No Annual Fee
- 25-Day Grace Period
- Same Low Rate for Purchases and Cash Advances
- No Transaction Fees for Cash Advances**

Get value and convenience from a GeoVista Credit Union Visa[®] credit card. For more information or to apply, call the credit union at (912) 368-2477 or visit www.geovistacu.com.

*Annual Percentage Rate. Subject to credit approval. **Interest accrues from the date of the advance.

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)

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: Columbus Day /eterans' Day Thanksgiving Christmas Eve Christmas Day Observed New Year's Day Observed

Monday, October 10 Friday, November 11 Thursday, November 24 Saturday, December 24 Monday, December 26 Monday, January 2

SAMI 24/7 Audio Response 912.368.6567 800.316.2937

www.geovistacu.com



This credit union is federally insured by the National Credit Union Administration

Plans for New Hinesville **Office Underway**

GeoVista Credit Union is currently in the design phase for its new Hinesville facility. The permanent building will be constructed on the site of our current temporary office. While a start date for construction has not yet been determined, GeoVista Credit Union is already making plans for the new facility. We look forward to serving you from our permanent Hinesville home in the future.



Top Dollar on Trade-Ins Make it a Great Time to Buy

Car dealers' supply of used cars is low, and as a result, they are paying top dollar for late-model trade-ins. For the consumer this means that it could be a perfect time to buy. If you are in the market for a new car, take the attractive offer on the trade-in, but don't settle for a loan that could cost you more. Come to GeoVista Credit Union for a low-interest loan that will make your great deal even better.

Your rate could be as low as 1.75% APR.*

At GeoVista Credit Union you'll find:

- Low rates
- A variety of terms
- No hidden pitfalls
- Easy application process
- Quick approvals

You won't find any hidden pitfalls with our auto loans. Often the dealer rates that sound so good carry many restrictions or cause you to forfeit a rebate that could be applied to

Christmas Club Account **Stack Up the Presents Instead of Debt**

Do you usually stack up a mound of debt during the holidays? It doesn't have to be that way next year. Open a Christmas Club account now, and you'll be able to pile up the presents without the debt next Christmas.

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, so you will be ready to enjoy debt-free holiday shopping next year. For more information, call the credit union at (912) 368-2477 or visit www.geovistacu.com.

If you had a Christmas Club Account this year, the funds will be deposited into your Share Draft-Checking or Share-Savings account on October 1st.

a down payment. And most people won't qualify for the lowest advertised rate.

What should you do? Before you sign anything at a dealership, come to the credit union first. Don't settle for a loan that will cost you more. Call the credit union today at (912) 368-2477 or visit www.geovistacu.com for more details.

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