

focus

GeoVista Credit Union's Quarterly Newsletter

October | 2013



LIGHTING YOUR FINANCIAL FUTURE

Your Kids Can Play Their Way to Financial Literacy

GeoVista Credit Union wants to partner with you to prepare your child for their financial future. That's why we are offering an array of FREE financial literacy games at www.geovistacu.com.

Money Island

With this interactive game, kids will learn financial skills while having non-stop fun. This free online game was developed especially for children ages 8 through 14.

Money Mission

With Money Mission, your teen will embark on a fun and educational journey to better money management. Designed for young people ages 15 through 18, Mission Money allows users to explore an interactive world while learning financial skills. Your teen can create customized characters, explore an interactive world, play games and solve puzzles.



Want More Money in Your Pocket? Then Switch to Save!

Switching your loan to GeoVista Credit Union can save you money!



Switch to Save

bring in your monthly statement during the month of October for any type of loan – mortgage, credit card, car, boat, RV, signature loan, etc. We'll review your current loan rates and monthly payments and see how switching to a loan at GeoVista Credit Union can save you money.

Anyone who is a member or interested in becoming a member can drop in at GeoVista Credit Union for a review session to explore money-saving refinancing opportunities. Come in yourself and tell your friends and family!

Don't pay more than you have to in interest! Come in today and start saving! For more information, visit any of our locations, or call (912) 368-2477, option 5.

Imagine what you could do with a little more money in your pocket! You could have it by paying less interest on your loan. Let GeoVista Credit Union help you discover how you can SWITCH your loan to SAVE money!

In celebration of International Credit Union Month in October, GeoVista Credit Union is participating with other Georgia credit unions in Switch to Save to let all Georgians know how much they could save by having their loans at a credit union! Just



GeoVista Staff Supports Children's Miracle Network

The staff of GeoVista Credit Union joined together to support Children's Miracle Network (CMN) by participating in Credit Unions for Kids Miracle Jeans Day on September 18th. This event is just one of the ways GeoVista Credit Union lends its ongoing support to CMN. Watch for details throughout the year on other fundraising efforts such as candy sales and special events.



Christmas Club Account Time Is On Your Side!

It's time for members with Christmas Club accounts to receive their funds, which makes it a perfect time to open or renew a Christmas Club account for next year. Start saving now while time is on your side!

A Christmas Club account keeps your funds separate from your other savings and helps you be disciplined about saving a little along, so you can shop debt-free next year. You can make deposits regularly with payroll deduction or at your convenience. 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 (as of September 30th) were deposited into your Share Draft-Checking or Share-Savings account.

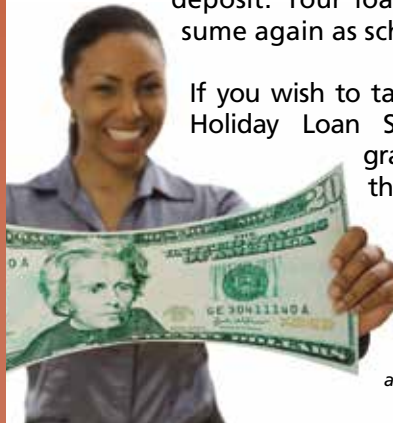


Our Skip-A-Payment Can Stretch Your Holiday Budget

Not sure how your budget will stretch to cover your holiday expenses? Our Holiday Skip-A-Payment program can help.

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 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-A-Payment program, please contact the Loan Center at (912) 368-2477 and press option 5.

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

Introducing Our Richmond Hill Branch Manager Steve Asplund



GeoVista Credit Union is proud to introduce our new Richmond Hill Branch Manager, Steve Asplund. Steve received his Bachelor's degree in Business Administration from Saint Leo University. He also earned two Associate degrees in Applied Management and General Studies from Central Texas College. He retired from the U.S. Army after 21 years of service, and joined the staff of GeoVista Credit Union in 2004.

GeoVista's Richmond Hill Branch will now offer service on Saturdays from 9:00 a.m. to 1:00 p.m. starting October 26th. Stop by to meet Steve and let him and his friendly staff assist you with all of your loan needs.

New logo. Same personal service at branches across the country.



At more than 5,000 branches and over 2,000 self-service locations in all 50 states, you can conduct transactions just like you would at GeoVista Credit Union. That's because we're part of the CO-OP Shared Branch network. So you can make deposits, transfers and account inquiries, and get person-to-person assistance with your accounts, even when you're far from home. Simply look for the CO-OP Shared Branch logo. Finding the nearest branch is easy with locator tools that include phone, mobile app and Internet. **Just visit co-opsharedbranch.org or call 1-888-SITE-CO-OP.**

Loan Value You Can Count On!

If you are looking for a low interest loan, start your search at GeoVista Credit Union. We offer great rates on a wide variety of loans:

Mortgage Loans
Rates As Low As 3.10% APR*

Vehicle Loans
Rates As Low As 2% APR*

Back to School Loans
Rates As Low As 4.99% APR*

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

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:

Columbus Day	October 14
Veterans Day	November 11
Thanksgiving Day	November 28
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



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