

focus

GeoVista Credit Union's Quarterly Newsletter
Summer | 2019



CHECKING that is just YOUR STYLE!

Looking for a checking account that is more your style? Our checking accounts offer:

- No minimum balance requirements
- Dividend-bearing account options

Make sure your checking account works for you – All the features and benefits you need, minus the hassles and fees you don't need. Apply today!



Sunny days are here again!

The sunny days just got sunnier! We're offering sizzling summer specials on our new and used vehicle loans*! Cars, trucks, SUVs, convertibles.... all autos are included and so are these great features:

- Sizzling rates as low as 3.50% APR**
- Flexible maturity terms
- Pre-approvals so you know your budget
- Access to affordable insurance – TruStage

Apply for your auto loan today and enjoy the sunny days to come! Call 912-368-2477, X 5 or visit www.GeoVistaCU.com today to get started!

*All loans subject to credit approval. Terms, conditions and membership requirements apply.
**Annual Percentage Rate.



IMPORTANT CHANGES TO EXPECT FROM OUR RECENT DATA SYSTEM UPGRADE

As you are aware, we just completed the upgrade of our core data processing system to a new and improved platform on July 1st. We wanted to make you aware of some of the key changes that came with this important enhancement:

ONLINE BANKING:

- Your current Online Banking Login IDs will remain the same on the new system, however passwords have been updated. The first-time you log into the new system, you'll need to enter your existing member log in ID and the password "securityXXXX" where the "XXXX" = the last digits of the member's SSN. Following your initial log

in, you can then change your password to one of your own choosing.

- To access Mobile Banking, you'll need to first log in to your online banking platform and then re-enroll in the mobile banking system.

TELEPHONE BANKING:

- SAMI now has a new telephone number. To access Telephone Banking, please call 912-368-2477, X 3.

We thank you for your patience and cooperation throughout our data upgrade process. If you have any questions or issues, please refer to www.geovistacu/conversion2019.com or call 912-368-2477, X 4.



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

Hunter Branch
133 Haley Avenue, Bldg 1282
Savannah, GA 31409

Rincon Branch
271 S. Columbia Avenue
Rincon, GA 31326

Pooler Branch
The Shops at Godley Station
107 Grand Central Blvd. Suite 201
Pooler, GA 31322

Statesboro Branch
620 S Zetterower Avenue
Statesboro, GA 30458

Richmond Hill Branch
60 Exchange Street, Suite B-3
Richmond Hill, GA 31324

Member Support Call Center
912.368.2477, x4
Monday - Friday
8:00 a.m. - 7:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Holiday Closings:

INDEPENDENCE DAY
Thursday, July 4, 2019

LABOR DAY
Monday, September 2, 2019

SAMI

24/7 Audio Response
912-368-2477, X 3
www.geovistacu.com



Federally insured by NCUA



Don't miss the bus on back-to-school savings!

Summer is going by quickly and those school bells will be ringing in no time. For a limited time, you can borrow* up to your credit limit at rates as low as **6.5% APR**** to help fund your back-to-school shopping needs. And you'll love our easy repayment terms.

Don't miss the bus on back-to-school savings. Apply for your back-to-school loan today by visiting www.GeoVistaCU.com or calling **912-368-2477, X 5** today!

*All loans subject to credit approval. Terms and conditions may apply.
**Annual Percentage Rate.

Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Get more from your credit union membership at LoveMyCreditUnion.org



Let us know before you go!

Why you should give your credit union a heads up on your travel plans

Traveling this summer? Whether you are planning to travel outside of the country or outside of your normal business area, let us know before you go!

It is important to notify your credit union of your travel plans at least one week prior to your departure to ensure you have access to your money and are able to use your credit cards and debit cards without interruption while you are away.

This is an extra security measure as all accounts are monitored for suspicious or unusual card activity. Without prior notification of your travels, transactions for large amounts, out of the country, or high frequency, may result in your card being blocked for security reasons.

The easiest way to notify us of your travels is by calling **912-368-2477, X4**.

SAFE TRAVELS!

Are you a recent graduate headed off to college in the fall?

Consider these 5 smart money management tips to stay on track (and out of debt)!

1. **Make a budget and track all money coming in and going out**, accounting for items such as books, supplies, food, personal care items, gas, laundry expenses and more. Also track all expenses in a worksheet and review monthly.
2. **Borrow only what you need**. Take out loans only to cover true school expenses (tuition, books, etc.) not lifestyle expenses.
3. **Use credit cards wisely** by limiting the number of credit card accounts you open and always paying your balance in full each month.
4. **Build good credit by paying your monthly bills in a timely manner**. This might include cell phone bills, car insurance, credit card payments, utility bills and rent.
5. **Protect yourself from identity theft**. Keep all your personal information private (be careful of what you share on social media), shred paperwork that includes personal details and never share your passwords or PINs with anyone.

Don't exit college with a mound of unnecessary, high interest debt. Follow these tips to minimize that debt and set yourself up with a solid financial foundation.

