focus

GeoVista Credit Union's Quarterly Newsletter Spring | 2020



LIGHTING YOUR FINANCIAL FUTURE



MAXIMIZE YOUR GOLDEN YEARS -

Contribute to your IRA!

If you're still working, you want to make sure you are taking full advantage of the opportunity to save for your golden years. Remember, you can make 2019 IRA contributions until <u>Wednesday</u>, <u>April 15, 2020</u>!

For a full list of IRA year-end reminders and FAQs, visit www.irs.gov.

Don't have an IRA started yet? Call 912-368-2477 x4 or visit www.geovistacu.com to explore our Individual Retirement Account options and get started on your golden savings.

Ready to set your watch to island-time?

Do you find yourself daydreaming of the warm sunshine, white sand and crystal-clear ocean a beach getaway could provide? You can say goodbye to schedules, meetings, commutes and all the other hurry-up hassles of work-life (at least for a little while) with a vacation loan* from the credit union.

Our vacation loans offer:

- Rates as low 6.50% APR**
- Generous loan amounts up to \$20,000
- Flexible repayment terms
- Quick & easy application process

Apply for your vacation loan today and set your watch to island-time! Visit www.geovistacu.com to get started!

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



HASSLE-FREE BANKING, ZERO WAIT TIME!

Want to easily access your credit union accounts without standing in line? Download our mobile banking app to your phone from the App Store® or Google Play® and your accounts will literally be at your fingertips!

Savings Accounts:

- View account balances and transaction history
- Transfer funds between accounts
- Pay your bills and credit union loans
- Deposit your checks in a snap
- Locate an ATM
- Access budgeting tools and more!

Empower yourself with hassle-free account access so you can perform your daily financial management activities at a moment's notice.

Download our mobile app today!









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. - 6:00 p.m. Saturday 9:00 a.m. - 1:00 p.m.

Holiday Closings:

MEMORIAL DAY Monday, May 25, 2020

INDEPENDENCE DAY Saturday, July 4, 2020

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









Spring forward in a new ride this year!



Shopping for a new set of wheels this year?

There's no better time than the present. With our current auto loan* rates, you'll want to spring into action and apply for your preapproval today!

- Rates as low as 3.50% APR**
- Flexible repayment terms up to 84 months
- Quick and easy online application process with a fast turnaround
- Preapproval so you can match the perfect car to your budget

Spring forward this year in a new ride! Apply online at **www.geovistacu.com**.

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



Ready to lay down roots?

If you're looking for a new place to lay down roots and call home, shop us for your mortgage solution*! We offer a variety of loan options sure to suit your individual needs and budget. You can even apply to get pre-approved so you know how much home you can afford before you start shopping.

We offer:

- Fixed rate solutions
- Conventional, Jumbo, FHA, VA, USDA loans
- Competitive interest rates and closing costs
- Lending officers ready to walk you through the process

If you're ready to lay down roots, look to us first for your mortgage pre-approval. Visit **geovistacu.com** today to apply and get started

*All loans subject to credit approval. | Terms, conditions and membership requirements apply.

Census Participation in 2020

You may already know that 2020 is a census year, but did you know participating in the U.S. census supports your community? Census results help determine how billions of dollars in federal funding flow into states and communities each year AND how many seats in Congress each state gets.

Once a decade, America comes together to count every resident in the United States, creating national awareness of the importance of the census and its valuable statistics. The decennial census was first taken in 1790, as mandated by the Constitution. It counts our population and households, providing the basis for reapportioning congressional seats, redistricting and distributing more than \$675 billion in federal funds annually to support states, counties and communities' vital programs — impacting housing, education, transportation, employment, health care and public policy.

Ultimately, the success of the census depends on everyone's participation. So your participation is critical to our community! For more information on the U.S. 2020 census, you can visit www.census.gov.





Share, spend and save at your credit union

April is National Credit Union Youth Month™ and to celebrate, we want to help teach your kids the magic of money! By understanding how to responsibly share, spend and save, our youth can build magical money habits that last a lifetime.

This month is the perfect time to start teaching kids to save for their future and help them find joy in setting aside a little money for everyday spending and helping others. Open your child's first savings account at the credit union this month and help them understand money magic!