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GeoVista Credit Union's Quarterly Newsletter
Summer | 2020



Thank You for your loyalty!

We want to first and foremost THANK YOU for your patience with the credit union as we had to make difficult and unprecedented decisions regarding lobby access. We certainly missed seeing your faces but did what was necessary to protect us all.

Now, as we slowly settle into a new normal, we want to remind you that we're still here for you. We understand many of you have suffered financially. If you need assistance with debt consolidation, loan payment reworks, or a new loan to get you back on your feet, please don't hesitate to reach out to us.

WE ARE HERE FOR YOU!

GET YOUR GEAR FOR THE NEW SCHOOL YEAR!

After an extended digital learning from home period and a much-needed summer break, students of all ages are finally headed back to school! But, we know funds for school supplies might be scarce as money flow has certainly been an issue for many.

Please know we're here to help if you need it. Rates as low as 6.50 APR* to help you purchase the back-to-school supplies your students need.

Get your gear for the new school year. Apply for your back-to-school loan today by visiting www.Geovistacu.com or calling **912-368-2477**, Option 5!

*Annual Percentage Rate. All loan programs, rates, terms and conditions are subject to credit approval and may change at any time without notice. Membership requirements apply. See credit union for details.

DRIVE INTO SUMMER SAVINGS!

Drive into summer savings with a sizzling auto loan from the credit union! We've got hot rates on cars, trucks, SUVs, convertibles and more.

PLUS, you can e-sign, drive out and enjoy your new ride!

- Hot rates as low as 2.99% APR* for purchases or refinances from another lender
- Terms up to 84 months, certain restrictions apply
- Pre-approvals so you know your budget

Apply for your auto loan today and drive into summer savings! Call **912-368-2477** Option 5 or visit www.geovistacu.com to get started.

*APR = Annual Percentage Rate. All programs, rates, terms and conditions subject to change at any time without notice and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval. Offer restrictions may apply.





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 Zetterow 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:

INDEPENDENCE DAY
Saturday, July 4, 2020

LABOR DAY
Monday, September 7, 2020

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



Federally insured by NCUA

Shopping credit cards that give back?

Transfer your balance to our VISA® and start saving today!

Transfer your balance to our VISA® Credit Card* and enjoy a **2.50% APR*** on the balance transferred for 12 billing cycles and rates as low as **8.90% APR*** on new purchases!

- **Membership required**
- **No annual fee**
- **Earn reward points**

Switch to a credit card that gives back. Apply at www.geovistacu.com to transfer your balance today!

*APR = Annual Percentage Rate. 2.50% APR valid on new balance(s) transferred for 12 billing cycles. All purchases and balances incurred outside the transfer will be subject to the normal rates as low as 8.90% APR. Not valid on balances transferred from another GeoVista credit card. All loan programs, rates, terms and conditions are subject to credit approval and may change at any time without notice. See credit union for full details.



Who says you can't have fun and be frugal at the same time?

Help your kids enjoy the summer with these budget friendly activities!

- Watch learn to draw videos
- Use sidewalk chalk
- Have a water day in the backyard
- Visit an aquarium
- Go for a drive with all windows open
- Make homemade ice cream
- Paint rocks and hide them throughout your community
- Host family movie night
- Enjoy game night
- Fly a kite

There are many more ideas for enjoying the dog days of summer without having to overspend. Get creative and let your kids come up with additions to your list. Most importantly, have fun and keep saving!



Money Management Tips for College Grads

Are you a recent college grad taking a stab at your first career position? Use these practical money management tips to ensure you budget appropriately and don't build up debt while you're building your career!

- 1. Start a budget** – Creating and adhering to a monthly budget is critical to your money management. Track your spending automatically with one of the many free budgeting tools you can find online.
- 2. Pay your bills on time** – To avoid late payments, schedule automatic payments and set calendar reminders before due dates.
- 3. Live within your means** – Happy hours, eating out and excessive entertainment are tempting when you start receiving your first paychecks, but these luxuries can kill your budget. Identify a few options that allow you to indulge in a responsible way.
- 4. Factor in living expenses** – Make sure to account for all living expenses including rent, utilities, transportation, gas and more. Include all expenses in your new budget and negotiate packages and discounts wherever possible.

Top Deals

Sprint

intuit
turbotax.

TruStage™

Get more from your credit union membership at
LoveMyCreditUnion.org



Love My Credit Union® rewards