# focus

GeoVista Credit Union's Quarterly Newsletter
Winter | 2021



**LIGHTING YOUR FINANCIAL FUTURE** 

## Annual Membership Meeting

Dear Valued Members, In light of the ongoing worry with COVID-19 and our concern for your well-being, we plan to hold a virtual Annual Membership Meeting on February 16th, 2021. Please stay tuned for details as we get closer to the scheduled date.



# **Effingham's Most FAB Credit Union**

We are pleased to have been voted Effingham County's Most FAB credit union for two consecutive years. GeoVista has been serving Effingham County for 20 years and would like to thank our members for their continued support. Congratulations to our staff on this honor!

#### **Groundbreaking Richmond Hill Branch**

We have exciting news for our members in Bryan County! October 29, 2020, we broke ground on a new Richmond Hill Branch, located at 11090 Ford Avenue.

GeoVista has been Richmond Hill's hometown credit union since 2010 and we are excited to be part of such a thriving community. We look forward to opening our new home to the community in the Summer of 2021 with a beautiful facility offering expanded services, including drive-up lanes. This new facility will enable us to continue to be your trusted, hometown resource for all of your financial needs, and enable us to carry out our mission of 'Doing Good Things for People to Help Them Afford Life'.







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:**

NEW YEAR'S DAY: Friday, January 1, 2021

MARTIN LUTHER KING, JR. DAY: Monday, January 18, 2021

PRESIDENT'S DAY: Monday, February 15, 2021

> **SAMI** 24/7 Audio Response 912-368-2477, X 3

www.geovistacu.com

### NEW YEAR, NEW LOAN! It's time to refinance your home.

Mortgage rates are at an all-time low. If you haven't refinanced your home yet, now may be the time! Or, if you're shopping for a new home, we can help with that too.

Our mortgage program offers many benefits including:

- Conventional, FHA, VA, USDA and other loan types
- Fixed and adjustable rate options
- Up to 30-year terms

Start the new year with a new home loan. Apply for your new mortgage today. Contact member services at (912) 368-2477 Opt. 4 or email us at

memberservices@geovistacu.com.

All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.

#### **Auto Loans 2.0**

Ready for a next level auto loan? Whether shopping for a new ride or refinancing your current one, you can access fantastic rates and easy terms at the credit union!

Plus, you can get pre-approved, so you'll know your budget before you start shopping.

Take your auto loan up a notch.

Apply for your 2.0
experience now!

All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice.



## Bundle up the savings!

For a limited time only, you can bundle up your high interest credit card debt from other lenders, transfer it to our VISA credit card and enjoy 2.5% on the transferred balances for 12 billing cycles

- 2.5% APR\* for 12 billing cycles
- No balance transfer fee
- Access to reward points for purchases

Bundle up your debt and start saving. Call (912) 368-2477 Opt. 5 or visit us online to apply for your balance transfer today!

\*Annual percentage rate. Subject to credit approval. 2.5% on balances transferred available for 12 billing cycles.. Following this limited time period, the rate will revert to the standard rate thereafter. Subject to credit approval.

### Preventing Tax-Related Identity Theft

With the dawn of each new year comes the dawn of a new tax season and, unfortunately, the potential threat of tax-related identity theft. This theft occurs when someone steals and uses your personal information to file a tax return claiming a fraudulent refund.

Keep in mind, the IRS will NEVER initiate contact with taxpayers by email, text, or social media to request personal or financial information or call taxpayers with threats of lawsuits or arrests. The IRS will not call, email or text to request tax information.

If you feel your personal information has been compromised and you've become a victim of tax-related identity theft, you have options. For a complete list of action steps and prevention methods, please visit https://bit.ly/3e58LV3.

### Share-worthy benefits!

What's better than reaping all the benefits of credit union membership? Sharing the wealth with your family members, friends, neighbors and coworkers in our service counties!

Share all the credit union benefits you've come to love such as the lower interest loans, and convenient products and services. The benefits – and your family and friends – are worth it!



