

focus

GeoVista Credit Union's Quarterly Newsletter
January | 2012



Real Value on Real Estate Loans! Special Low Rates for a Limited Time

Even in tough economic times, you can count on GeoVista to offer real value on real estate loans. We offer low rate loans and low closing costs. We will make the application process simple, and you can count on the personal service you've come to expect from GeoVista CU.

For more information on our real estate loan options, call (912) 368-2477 or visit www.geovistacu.com.

Turn Good Into Great With Our Low-Interest Auto Loan

A low-interest auto loan from GeoVista Credit Union may just be the difference between a good deal and a great deal on your next vehicle purchase. Even if you find a good price on the car you want, you may pay more than you have to if you settle for the wrong loan.

Dealer financing often sounds like it will save you money, but it could actually cost you more. Don't be enticed by a low rate without learning the true cost of the loan. You could pay less by financing with GeoVista Credit Union.

In fact, you can even request a GeoVista Credit Union loan right at the dealership and get pre-approved on the spot! Our low-interest rate may be just what you need to make a good deal great.

We offer rates as low as **1.75%** APR*.

- A variety of convenient terms
- Personal service
- Quick approval
- Payroll deduction available

Call (912) 368-2477 or visit www.geovistacu.com today for more information.

*Annual Percentage Rate. Actual rate based on credit worthiness.

It's Family Time!

Join Us for the Annual Meeting

There's nothing like a time for families to get together. That's why GeoVista Credit Union always looks forward to our Annual Meeting. Our Annual Meeting provides us the opportunity to express our appreciation for our members and grow the sense of community that is part of what makes us special.

GeoVista Credit Union Annual Meeting

February 21, 2012

6:30 p.m.

Location To Be Announced



World-Class Service

Worldwide Reach

Worldwide Vision



Credit Score Tip Major on the majors!

You already know it, but it is still true. Pay every bill on time every month. This alone accounts for 35% of your credit score. Consistency is the key. Even one late payment makes a difference. Something as small as an overdue library fee turned over to collections could end up on your credit report.

Together, paying bills on time and credit utilization account for 65% of your score. Concentrate on these two things first.

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)

ILA Branch
221 E. Lathrop Ave. Suite 101
Savannah, GA 31402
912.236.2889
912.234.4914 (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:

Martin Luther King, Jr. Day
January 16

President's Day
February 20

SAMI

24/7 Audio Response
912.368.6567
800.316.2937

www.geovistacu.com

Reduce Your *Wallet Waste*

Many of us are making an effort to reduce waste these days. Why not protect your financial environment by reducing your wallet waste? If you built up large balances on a high-interest credit card during the holiday season, we may be able to help you reduce what you pay in interest. Transfer your balance to a low-interest GeoVista Credit Union Visa®. A lower interest rate means you will pay less in interest, and that can add up to a significant savings over time.

Our card features:

- Low 8.9% APR*
- No annual fee
- No balance transfer fee
- 25-day grace period
- Same low rate for purchases and cash advances

Let us help you cut out unnecessary interest spending. Call the credit union at (912) 368-2477 or visit www.geovistacu.com.

*Annual Percentage Rate.



Has Your Contact Information Changed?

It is vital that we have correct contact information to reach you with statements and other important account information. Please help us keep your records at GeoVista Credit Union current. If you have had a change to any of your contact information, please send a signed notification or log in to Internet Banking to update your information. Thank you for helping us keep our records up to date.