

# focus

GeoVista Credit Union's Quarterly Newsletter

January | 2014



## New Tool Helps You Assess Your Financial Health

My Money Check Up is a new tool that can help you identify potential financial difficulties BEFORE they happen. Offered by the National Foundation for Credit Counseling, My Money Check Up allows users to take a self-guided test to assess their financial health and determine if they are on the right financial path.

The test asks questions that require specific answers about borrowing, saving, budgeting and accounts. The process typically takes about 10 minutes to complete. Afterwards, you receive useful information and a rating of green, yellow or red light. If you receive a yellow or red light, you will be given suggestions of what can help and links for further education.

This free resource will offer practical advice and useful tips. "An ounce of prevention is worth a pound of cure" is true; so use it BEFORE you have a financial problem. Visit <https://www.mymoneycheckup.org/>.

## Super Power

### For Your Next Auto Purchase

Want the secret to negotiating a great deal on a new or used car? All you need is a little super power, and we know just how you can get it!

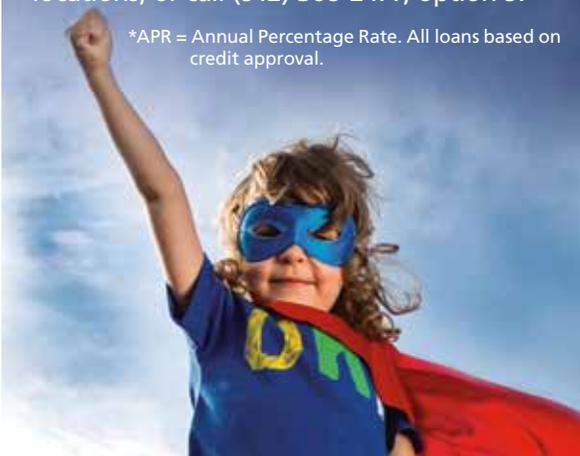
Experts agree that the best way to have the power to negotiate a great price is to keep your negotiations focused on price alone. You can do that when you walk into the dealer with your loan already pre-approved.

Come to the credit union FIRST! We can pre-approve your loan so that you'll know how much you can spend before you shop, and so you won't get caught with a deal from the dealer that isn't quite as good as it sounds.

Your rate could be as low as **2.0% APR\***!

You could be your own hero in your search for a new car. Defeat high interest with a pre-approved loan from GeoVista Credit Union. For more information, visit any of our locations, or call (912) 368-2477, option 5.

\*APR = Annual Percentage Rate. All loans based on credit approval.



## We're On the Job When You're On the Go!

With mobile banking service we are on the job no matter where you are. Access your accounts and conduct many of your transactions online from the convenience of your smartphone!

- View account balances
- Transfer money
- And more

It's simple to use and easy to get started. And best of all, this service is free! For more information or to apply, call (912) 368-2477 or visit [www.geovistacu.com](http://www.geovistacu.com).





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)

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 20

**President's Day**  
February 17

**SAMI**

24/7 Audio Response  
912.368.6567  
800.316.2937

[www.geovistacu.com](http://www.geovistacu.com)



Federally insured by NCUA



**GeoVista Credit Union Annual Meeting**  
Tuesday, February 18  
6:30 p.m.  
Location To Be Announced

## 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 let us know. It is easy to complete the update in person, in writing with your signature, or via online banking. Thank you for helping us keep our records up to date.

## How Does Your Credit Card Stack Up When Your Charges Have Stacked Up?

If you charged holiday purchases on a high-interest Visa® credit card, it's time to ask yourself an important question: how does your credit card stack up?

Our Visa® Credit Card Offers:

- Rates as low as 8.9% APR\*
- No balance transfer fees
- 25-day grace period
- No transaction fee for cash advances\*\*

If your current credit card doesn't come out on top, you don't have to keep paying more. It's time to transfer your balance to a GeoVista Credit Union Visa® credit card. For more information or to apply, call (912) 368-2477 or visit [www.geovistacu.com](http://www.geovistacu.com).

\*APR = Annual Percentage Rate. Subject to credit approval.

\*\*Interest accrues from the date of the advance.



## Mark Your Calendar for Our Annual Meeting

*It's Ownership in Action!*

One of the advantages of credit union membership is that you matter to us. You are more than just a customer, and we want you to be well-informed about all the exciting things that are happening at the credit union and the progress we have made over the last year. That's why we have an annual meeting, and why we hope you'll join us for this special event. You will also have the opportunity to vote to elect our volunteer board of directors. We hope to see you there.

## Important Information on Your GeoVista Visa Check Card

When you use your Visa® check card at certain merchant locations without a PIN your transaction may be processed as either a Visa® check card transaction or a transaction on the STAR or ACCEL/Exchange networks. Merchants must provide you with a clear way of choosing to make a Visa® check card transaction if they support this option. Please be advised that should you choose to use STAR or ACCEL/Exchange when making a transaction without a PIN, different terms may apply and you will not be eligible for rewards accrued on transactions processed over the Visa® network. Certain protections and rights applicable only to Visa® check card transactions as described in your cardholder agreement will not apply to transactions processed on the STAR or ACCEL/Exchange network.