

# focus

GeoVista Credit Union's Quarterly Newsletter

October | 2014



## Need a Little Extra Holiday Cash? Skip Your Loan Payment for the Month of December!

With our Holiday Skip-A-Payment program, loans that are due in the month of December may qualify to be skipped\*. Interest will continue to accrue and the maturity date may change. Once your loan is set up for the Holiday Skip, it will continue every year until you notify us to discontinue the skip.

Funds will be deposited into your share savings or share draft/checking account if the loan payments are paid automatically through payroll deduction or direct deposit. Your loan payments will resume again as scheduled in January.

If you wish to take advantage of the Holiday Loan Skip-A-Payment program, please contact the Loan Center at (912) 368-2477 and press option 5.

\* All GeoVista accounts must be in good standing. Mortgage loans, share loans, and share certificate loans are not included. Other exclusions may apply. Participating in the Skip-A-Payment program will extend the life of your loan.

## Change to Bill Payer

At the end of October, GeoVista CU will be making a change to our Bill Payer provider. If you would like to retain access to your Payee History, please download that information prior to October 20th. Your history will no longer be available from the previous provider as of October 21st.

Bill Payer will continue to function as it does currently. Your username and password will not change. If you have any questions, please call (912) 368-2477 today!

## Make the Savings Habit Stick With a Christmas Club Account

Next year, count down to a holiday season without stress and without debt! Our Christmas Club account will help you make the savings habit stick and be ready for the holidays.

- Save a little at a time all year long.
- Keep your holiday savings separate from other funds.
- Earn dividends on your savings.
- Make deposits regularly with payroll deduction or at your convenience.

For more information, call (912) 368-2477 or visit [www.geovistacu.com](http://www.geovistacu.com).

If you have a Christmas Club account this year, your funds (as of September 30th) were deposited into your share-draft checking or share-savings account the first of October.



# Protect Credit Unions with Your Vote

As an American, you have the great privilege of making your voice heard on issues that are important to you by voting in local, state and national elections. Your vote matters. Legislators make important decisions that have direct impact on your life. They also make decisions that impact the way your credit union functions and how it is able to serve you. That is why it is vital for you to be informed about issues that affect credit unions and candidates who believe in the value of your institution. In this way, you are able to ensure that your credit union can continue to serve your best interests now and in the future.

For example, big bank lobbyists are currently urging Congress to raise taxes on your credit union, even though as not-for-profit financial institutions, credit unions like yours have been exempt from federal income taxes for nearly a century.

Unlike banks that seek higher profits for investors, your credit union returns earnings to members like you through lower fees, higher interest rates on savings, and more affordable loans. So the new taxes on credit

unions that bank lobbyists are calling for would ultimately harm you as a credit union member.

The danger also exists here at home in Georgia, where potential legislative changes could impact the ability of your credit union to protect itself against fraud, placing added burdens on the credit union and indirectly on you as an owner of the credit union.

In years past, Georgia has been fortunate to have credit union members serving at the state and national level. These legislators believe in the credit union philosophy of "people helping people." They have supported credit unions and protected the rights of credit union members.

Maybe it's time for credit union members to make sure their credit union benefits are protected in the future. We urge you to back candidates who understand that credit unions are focused on helping people afford life, and who will fight to protect credit unions. Your support will make a difference to your credit union and ultimately to your financial wellbeing.

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601 West Oglethorpe Highway  
Hinesville, GA 31313  
912.368.2477  
912.876.8313 (Fax)

Fort Stewart Branch  
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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:

Columbus Day	October 13
Veteran's Day	November 11
Thanksgiving Day	November 27
Christmas Eve (Close at Noon)	December 24
Christmas Day	December 25
New Year's Day	January 1

**SAMI**

24/7 Audio Response  
912.368.6567  
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[www.geovistacu.com](http://www.geovistacu.com)



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## Afraid of Heights?

When it's sky-high auto loan rates, you should be!

Keep your feet on solid ground with an auto loan from GeoVista Credit Union!

Your rate could be as low as:

# 1.9% APR\*

At GeoVista Credit Union you'll find:

- Low rates
- A variety of terms
- No hidden pitfalls
- Easy application process
- Quick approvals

Whether you are in the market for a new car or paying too much on your current loan, let us help you conquer your fear of heights.

Visit [www.geovistacu.com](http://www.geovistacu.com) or call (912) 368-2477, option 5.

\*APR = Annual Percentage Rate. All loans subject to credit approval.

## Debit Card Security



In an effort to protect our members from fraud, our Visa® debit cards are equipped with security features. Your card may block international transactions for your protection.

Additionally, if unusual transactions are attempted or appear on your account, such as usage from out of state or from a company not normally used, you may be contacted by GeoVista Security to verify the transaction. If you are traveling and would like to use your card, please contact us before you depart. We can set up your cards for transactions for a specified period of time to ensure you have convenient access to the funds you need while traveling. To insure optimal protection keep all contact information up to date to include cell phone numbers and addresses.