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GeoVista Credit Union's Quarterly Newsletter

Fall | 2016



Leaves are dropping, and so are our auto loan* rates!

Shopping for a car? Visit us this fall to take advantage of our low rates and competitive terms on new and used vehicle loans.

- Rates as low as 1.9% APR**
- Terms from 36 to 72 months
- Quick & easy approvals

Plus, we make the loan process super easy! Before heading to the dealers or shopping online, get pre-approved for your loan so you know how much car you can afford and what your payments will be up front.

Then you simply have to find the car you want and get in the driver's seat!

For more information or to get pre-approved today, call 912-368-2477 x8703 or visit



*All loans subject to credit approval.

**Annual Percentage Rate.

DITCH that high interest credit card and SWITCH to our low interest VISA® card today!

Make the switch to our low interest credit card and you can enjoy:

- Rates as low as 8.9% APR*
- No annual fee
- No fee for cash advances**
- 28-day grace period on all purchases
- Member service available 24/7
- 24 – hour ATM cash access
- Score Card Reward points with every purchase

Ditch and switch today! Visit www.geovistacu.com or call **912-368-2477** for more information.

*Annual Percentage Rate.

**Interest accrues from the date of the advance.

Joy to your wallet - Our Holiday Skip-a-Payment program is here!

To help you out with the expensive holiday season, we're offering you the chance to skip your loan payment(s)* in the month of December. No processing fee will be charged.

For more information, call 912-368-2477 and speak with a Loan Representative today!

Finance charges will continue to accrue. Some restrictions may apply. If your loan is qualified for the Holiday Skip-A-Payment, it will continue every year until you notify us to discontinue the skip.

World-Class Service

Worldwide Reach

Worldwide Vision



Want an easier way to pay for those holiday expenses? **TRY A CHRISTMAS CLUB ACCOUNT!**

A Christmas Club account keeps your funds separate from your other savings, enabling you to save all year long. So if you open an account now, you'll have the money you need when the holiday shopping season first starts!

To open your account today, stop by, call **912-368-2477 option 4** or visit **www.geovistacu.com**.

If you have a Christmas Club Account in effect this year, your funds will be available on **October 1st**.

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
620 S Zetterower Avenue
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 10
Veterans Day - November 11
Thanksgiving - November 24
Christmas - December 26
New Year's Day - January 2

SAMI

24/7 Audio Response
912.368.6567
800.316.2937

www.geovistacu.com



Federally insured by NCUA

MAKE YOUR HOLIDAY CALM AND BRIGHT WITH A HOLIDAY LOAN*!

Worried about how you'll get through the gift giving season this year? Relax, all can be calm and bright with our low rate holiday loan!

From now through December 31, approved members can borrow up to **\$11,000** with rates as low as **5.90% APR**** to help with all of those holiday expenses.

Visit **www.geovistacu.com** or call **912-368-2477** to get started today!

*All loans subject to credit approval. Offer valid 9-1-2016 through 12-31-2016. Rates may vary based on credit score.
**Annual Percentage Rate.



International Credit Union Day Celebrates the Authentic Difference

On October 20, 2016, credit unions around the world will celebrate International Credit Union Day (ICU Day). Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. "The authentic difference," this year's ICU Day theme, zeroes in on what makes credit unions different from other financial institutions — our principles.

So when we wish you a Happy ICU Day at GeoVista CU, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams.

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GeoVista Receives Win-dex Award

The Liberty County Chamber of Commerce and Keep Liberty Beautiful presented GeoVista CU with the 4th Quarter Win-dex Award at the August Progress Through People Luncheon held Thursday, August 18th, 2016.



Pictured (L to R): Leah Poole, CEO, Liberty County Chamber of Commerce and Elaine R. Tuten, CEO, GeoVista Credit Union.