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GeoVista Credit Union's Quarterly Newsletter Fall | 2017



Does that high interest credit card have you tied up in knots? Let yourself loose by transferring your balance to

our low interest VISA[®] Credit Card today!

That's right! If you transfer your credit card balance now, you can enjoy:

- No balance transfer fee
- As low as **2.5% APR*** for 12 months (on funds transferred)
- As low as 8.9% APR* thereafter
- No annual fee
- No fee for cash advances**
- 28-day grace period on all purchases
- 24 hour ATM cash access
- Score Card Reward points with every purchase

Loosen the grip that high interest card has on you! Visit www.geovistacu.com or call 912-368-2477, option 5 to transfer your credit card balance today!

*Annual Percentage Rate. **Interest accrues from date of the advance. Additional rates and terms available. Subject to credit approval. Rates may vary based on credit score. Please see a loan officer for details.

We've checked our list twice and our members are all nice! Holiday Skip-a-Pay

We know the holiday season can take a real toll on the wallet. And because you have all been so good this year, we're offering you the chance to skip your loan payment(s)* during this holiday season. You can skip your payment(s) during the month of December if you authorized the skip on your loan. Any loans previously set up for the skip, will continue automatically based on the status of the loan.

As in past years, GeoVista does not charge a processing fee. For more information, call 912-368-2477, option 5 and speak with a Loan Representative today!

*Certain qualifications apply. Finance charges will continue to accrue. Some restrictions may apply.

Score BIGA this fall with our auto loans!

This season you can score BIG at GeoVista because we have the fall auto loans* everyone is cheering for!

With rates as low as 1.9% APR** and terms to fit your budget, this deal is hard to beat.

Plus, you can get pre-approved for the loan before you shop, so you'll know how much car you can afford and you'll be one step closer to getting behind the wheel.

For more information or to get preapproved today, call 912-368-2477, option 5 or visit www.geovistacu. com!

*All loans subject to credit approval. **Annual Percentage Rate.

World-Class Service

Worldwide Reach

Worldwide Vision



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 9

VETERANS DAY November 11

THANKSGIVING November 23

CHRISTMAS December 25

NEW YEAR'S DAY January 1

SAM 24/7 Audio Response 912.368.6567 800.316.2937 www.geovistacu.com



Federally insured by NCUA

Put next year's holiday shopping in the bag with a Christmas Club Account!

A Christmas Club account keeps your funds separate from your other savings, enabling you to save easily all year long. Open an account today and you'll have all the funds you need next year to get your shopping out of the way and in the bag!

Call **912-368-2477, option 4** or visit **www.geovistacu.com** to learn more and get started.

For those members who have a Christmas Club Account in effect this year, we will transfer your funds as of September 30th, and the money will be available to you on October 1st. Happy shopping!



Shopping for a new home to cozy up in this winter? We can help with a low interest mortgage loan!



Whether you're shopping for more space, less yard, bigger closets or all of the above, we can help narrow your decision with a smart and competitive mortgage loan*.

We offer:

- Great fixed rates
- Personal advisor to guide you through the loan process
- No exorbitant fees

Call **912-368-2477, X5208** or **x1025** or visit **www.geovistacu.com** today so you can start making your next house a cozy home.

*All loans subject to credit approval.



GeoVista Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through **Love My Credit Union Rewards**. You can save too with valuable discounts from these partners:

- \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- Save up to \$15 on **TurboTax** federal products!
- Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- Get trusted protection at true savings with the TruStage Auto
 & Home Insurance Program.
- Shop and get cash back at over 1,500 online retailers with Love to Shop

To find out more and learn about other valuable discounts, www.geovistacu.com or LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of GeoVista.

*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation and provide a \$100 cash reward for each mess martphone line activation at provider a \$50 cash reward for each mess martphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance). May not be combinable with other offers. \$50 Loyalty Cash Reward: Members can earn one \$50 cash Reward. Sued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. Other Terms. Offers. Offer, ferms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. @ 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.