

focus

GeoVista Credit Union's Quarterly Newsletter
January | 2011



GeoVista Scholarships - \$1,000 Attention High School Seniors

Applications available at www.geovistacu.com

Click Forms & Applications

Deadline - April 1, 2011

Join Us for the Annual Meeting

At GeoVista Credit Union, our focus is on serving you, our members. That is why our Annual Meeting is such an important event. It allows us to stay connected and express our appreciation for our member owners. It helps us foster that sense of community that makes our credit union special.

Annual Membership Meeting

Tuesday, February 22, 2011

6:30 p.m.

Location: To Be Announced

Are All Auto Loans More or Less the Same?

Only if you don't care whether you pay MORE, or LESS!

Have you ever wondered what makes an auto loan from GeoVista Credit Union different? Quite a bit, actually. All auto loans are not created equal. If you choose a loan with higher interest, you are paying more for the exact same vehicle!

At GeoVista Credit Union, we'll give you more — more service, more value and more personal attention. But it will often cost you less!

Your rate could be as low as 4.49% APR*.

So before you sign anything at a dealer or another lender, call and ask us, "What's the difference?" The answer could be money in your pocket!



*Annual Percentage Rate.

Financial Planning at GeoVista Credit Union



GeoVista Credit Union has teamed up with CUSO Financial Services, L.P., (CFS), a full-service broker-dealer and SEC Registered Investment Advisor, to provide our members non-deposit investment options. Through CFS*, many financial tools are available.

Call or stop by to meet Justin McCartney, our financial advisor. Justin is ready to assist you to plan for the future and retirement. Schedule a consultation today to identify and work toward achieving your long-term goals.

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. The credit union has contracted with CFS to make non-deposit investment products and services available to credit union members.

Lighten the High-Interest Load It's Not Too Late for a Holiday Loan

Are you carrying a load of high-interest holiday debt? Today's economy made it harder than ever to get through the holiday season without mounting up large credit card balances. But you don't have to settle for a year of staggering under the weight of your holiday debt. You can start the new year with a lighter load when you choose a low-interest holiday loan from GeoVista Credit Union.

Our rate is as low as 8.9% APR*.

Don't crack under the weight of your holiday debt. For more information, log on to www.geovistacu.com or call (912) 368-2477.

*Annual Percentage Rate.

World-Class Service

Worldwide Reach

Worldwide Vision



Privacy Notice and Disclosure

Hinesville Main Office
111 West Hendry Street
Hinesville, GA 31310-0132
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
912.756.0368 (Fax)

Holiday Closings:

Martin Luther King, Jr. Day January 17
Presidents' Day February 21



24/7 Audio Response
912.368.6567
800.316.2937

www.geovistacu.com

This credit union is federally insured by the National Credit Union Administration



GeoVista Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at: (912) 368-2477 or write to:

Member Services
GeoVista Federal Credit Union
111 W. Hendry Street
Hinesville, GA 31310

Information We Collect About You

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non-public information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies, mortgage service companies and securities broker-dealers
- **Non-financial companies**, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors and government agencies

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you

request or authorize, so that we may provide members competitive products and services.

We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information about Former Members

If you terminate your membership with GeoVista Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

GeoVista Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card. The PIN can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers, etc., to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us — we are here to serve you!