

focus

GeoVista Credit Union's Quarterly Newsletter

April | 2013



LIGHTING YOUR FINANCIAL FUTURE



*Annual Percentage Rate.

Which One of These is Not Like the Other?

These cars all look the same. So what makes them different? Their auto loans.

Wouldn't you choose to have the same car for less? Before you buy, come to us and discover the value of a GeoVista Credit Union auto loan.

Auto Loan Rates as Low as 2% APR* for 36 months – 2009 thru current year model!

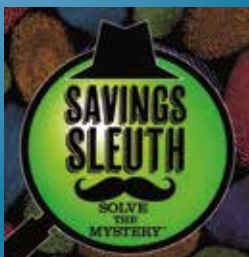
Why pay more than you have to for your vehicle? Contact GeoVista Credit Union for an auto loan that stands apart in value. Our application process is quick and simple. Call (912) 368-2477, ext. 5 or visit www.geovistacu.com for more information.

Help Us Celebrate Youth!

Visit GeoVista Credit Union the week of April 21-27 and help us celebrate National Credit Union Youth Week. GeoVista will show youth and teens how to be savings sleuths to build their savings at their credit union.

And remember, GeoVista membership is open to all your family members.

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New Hours for Hinesville, Richmond Hill and Statesboro

Please make a note of our new hours at the following branches:

Hinesville

Extended drive-thru hours on Fridays:
9:00 a.m. to 6:00 p.m.

Richmond Hill

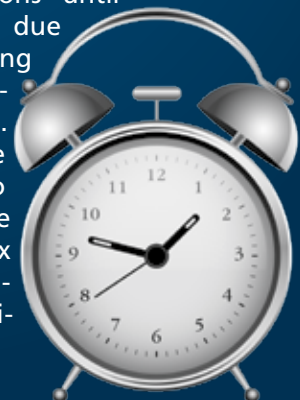
Monday - Friday: 10:00 a.m. to 6:00 p.m.

Statesboro

Monday - Thursday: 9:00 a.m. - 5:00 p.m.
Friday: 9:00 a.m. - 6:00 p.m.
Saturday: 9:00 a.m. - 12:00 p.m.

Time is Running Out for Your 2012 IRA Contributions

It's not too late to contribute to your Traditional or Roth IRA for 2012. You can make contributions until your tax return due date (not including extensions), generally April 15. You don't have much time left to take advantage of a possible tax deduction. Consult your tax advisor for details.



World-Class Service

Worldwide Reach

Worldwide Vision



Earn While You Shop With Our Visa® ScoreCard Rewards

What's better than saving money on high interest and fees with a GeoVista Credit Union Visa® Credit Card? Enjoying those benefits **AND** earning reward points with every purchase!

We offer a wide range of Visa® credit cards specific to your particular needs, and you can earn ScoreCard Reward points with every option. Plus, you can access your account anytime anywhere, 24 hours a day and 7 days a week with EZCardInfo.com.

Choose from:

- Visa® Preferred Plus credit card
- Visa® Platinum credit card
- First-Time Visa® credit card
- Shared Secured Platinum credit card

Our Visa® credit cards feature:

- Rewards program on card options
- No annual fees
- Worldwide and online purchasing power
- 25-day grace period
- Easily replaced if lost or stolen

Track and redeem your rewards through scorecardrewards.com. Turn your shopping into rewards with our Visa® credit card. For more information, call the credit union today.

Protect Your Time and Your Accounts With Internet Banking and Bill Pay

Did you know that experts say one of the most effective ways to protect your accounts against fraud is to frequently check your account activity online? Internet banking makes it easy to check your accounts often and identify any fraudulent activity immediately.

- Get an up-to-date look at your checking or savings activity
- Request a check withdrawal
- Apply for a loan
- And more...

It also helps you protect your valuable time. It allows you to conduct your financial transactions quickly whenever and wherever it is convenient for you.

With Bill Pay service, you can make payments to any business you want —utility company, telephone company, or even your childcare provider. No more writing checks or running out of stamps.

Just visit www.geovistacu.com to:

- Transfer money between your accounts
- Check account information, including balances

Protect your time and the security of your accounts. Take advantage of FREE Internet banking to free up your time and free yourself from worry. For more information, call (912) 368-2477 today.

Take a Good Look Look for These Signs of Fraud on Your Credit Report

You've heard about the importance of checking your credit report at least once a year, but do you know what to look for? Here are some tips to help you spot errors that could be warning signs of fraud:

that doesn't belong to you, it is a strong indication of fraud.

Look for accounts you never opened. This could indicate that your information has been mixed with someone else or that someone has obtained credit using your identity.

Look for credit inquiries that you don't recognize. Your credit report will list the names of companies that have obtained your credit information in the last two years. Those labeled "promotional" inquiries are from preapproved credit offers. Those labeled "account review" inquiries are from current lenders reviewing your credit. Check all other inquiries to make sure you recognize what they are for, but keep in mind that sometimes the name that appears on the credit report will not match the name of the place you applied for credit. (For example, you may apply for credit at a furniture store, but the credit would be handled by a finance company).

Check your personal information carefully. A mistake could be just that – nothing more than a typo. However, it could also indicate that someone is attempting to use your identity to get credit. If there is an address for a place you have never lived or a Social Security number

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:
Memorial Day
May 27

Independence Day
July 4

SAMI

24/7 Audio Response
912.368.6567
800.316.2937

www.geovistacu.com



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