

focus

GeoVista Credit Union's Quarterly Newsletter

October | 2011



LIGHTING YOUR FINANCIAL FUTURE

Important Change to U.S. Savings Bonds

Planning to buy a savings bond?

Paper savings bonds will no longer be sold at financial institutions after December 31, 2011.

But they're not going away — electronic savings bonds can be purchased online through TreasuryDirect. Open a free TreasuryDirect account today at www.treasurydirect.gov.

Already have paper savings bonds?

Existing paper bonds are still valid and will earn interest for 30 years from the issue date or until redeemed. You can continue to cash savings bonds here.

Learn more at www.treasurydirect.gov

TreasuryDirect is a registered mark of the U.S. Department of the Treasury.

GeoVista CU Visa® Credit Card



Have
your
Cake

and Eat it too.

Who says you can't have your cake and eat it, too? Our Visa® credit card let's you have the purchasing power of Visa® with the low rate you can expect from your credit union. It's a combination that is ideal for holiday shopping.

Our Visa® credit card offers:

- **8.9% APR***
- **No Annual Fee**
- **25-Day Grace Period**
- **Same Low Rate for Purchases and Cash Advances**
- **No Transaction Fees for Cash Advances****

Get value and convenience from a GeoVista Credit Union Visa® credit card. For more information or to apply, call the credit union at (912) 368-2477 or visit www.geovistacu.com.

*Annual Percentage Rate. Subject to credit approval.

**Interest accrues from the date of the advance.

Holiday Skip-A-Payment You Can Keep the Cash!

Could you use a little extra cash this Christmas? Our Holiday Skip-a-Payment lets you keep the cash.

With our Holiday Skip-a-Payment program, loans that are due in the month of December (between the 1st and 31st) 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-a-Payment, it will continue every year until you notify us to discontinue the skip.

Funds will be deposited into your Share Savings or Share Draft 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 Skip-a-Payment, please contact the Loan Center at (912) 368-2477 and press option 5.

*Real estate loans, CUDL loans, share loans, and share certificate loans are not included. Other exclusions may apply.





Plans for New Hinesville Office Underway

GeoVista Credit Union is currently in the design phase for its new Hinesville facility. The permanent building will be constructed on the site of our current temporary office. While a start date for construction has not yet been determined, GeoVista Credit Union is already making plans for the new facility. We look forward to serving you from our permanent Hinesville home in the future.



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)

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
912.756.0668 (Fax)

Holiday Closings:

Columbus Day	Monday, October 10
Veterans' Day	Friday, November 11
Thanksgiving	Thursday, November 24
Christmas Eve	Saturday, December 24
Christmas Day	Observed
Observed	Monday, December 26
New Year's Day	Observed
Observed	Monday, January 2

SAMI

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.

Top Dollar on Trade-Ins

Make it a *Great Time to Buy*

Car dealers' supply of used cars is low, and as a result, they are paying top dollar for late-model trade-ins. For the consumer this means that it could be a perfect time to buy. If you are in the market for a new car, take the attractive offer on the trade-in, but don't settle for a loan that could cost you more. Come to GeoVista Credit Union for a low-interest loan that will make your great deal even better.

a down payment. And most people won't qualify for the lowest advertised rate.

What should you do? Before you sign anything at a dealership, come to the credit union first. Don't settle for a loan that will cost you more. Call the credit union today at (912) 368-2477 or visit www.geovistacu.com for more details.

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

Your rate could be as low as 1.75% APR.*

At GeoVista Credit Union you'll find:

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

You won't find any hidden pitfalls with our auto loans. Often the dealer rates that sound so good carry many restrictions or cause you to forfeit a rebate that could be applied to



Christmas Club Account Stack Up the Presents Instead of Debt

Do you usually stack up a mound of debt during the holidays? It doesn't have to be that way next year. Open a Christmas Club account now, and you'll be able to pile up the presents without the debt next Christmas.

A Christmas Club account keeps your funds separate from your other savings. You can make deposits regularly with payroll deduction or at your convenience. And having the account can motivate you to save a little at a time, so you will be ready to enjoy debt-free holiday shopping next year. For more information, call the credit union at (912) 368-2477 or visit www.geovistacu.com.

If you had a Christmas Club Account this year, the funds will be deposited into your Share Draft-Checking or Share-Savings account on October 1st.

