

BOARD OF DIRECTORS

Charles Ray
Chairman

Laverne Vickery

Danny Godwin

Charlie Birchmore

Rhonell White

Jim Pinkard

Richard Green

Beckie Mayer

Brent Merriman

SUPERVISORY COMMITTEE

COMMITTEE

Robert Zipperer
Chairman

Bill Bonner

Michael Lee

STAFF

Jerry Johnson
President

Evon R. Brown
Branch Manager

Deborah Clark
Director of Member Development

Kim Cowart
Loan Officer

Brooke Lehman
Loan Officer

Rachel Dampier
Operations Administrator

TELLERS

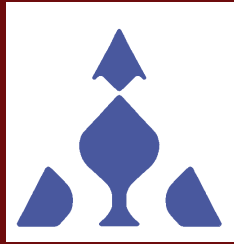
Bonnie McKinnon

Marlo Hand

Bria McFarland

Morgan Harris

Lindsey Brightwell



Georgia Power Valdosta Federal Credit Union

NEWSLETTER

APRIL 2013

"Not for Profit, Not for Charity, But for Service"



Ready....Set....Drive!

If you are in the market for a new or used vehicle, come to **Georgia Power Valdosta Federal Credit Union** for winning rates, terrific terms and service that always puts you in first place. **GPVFCU** will offer qualifying members the following on any vehicle financed or re-financed through the credit union:

- * **100% financing including tax, title and licensing not to exceed NADA Retail Value - NO DOWN PAYMENT NEEDED!**
- * **Budget friendly terms.**
- * **Extended warranty plans, usually less than the dealers!**
- * **Affordable payment protection plans and GAP insurance to prevent a financial detour.**

New Cars—Up to 84 months @ 3.00%

Used Cars—Up to 84 months @4.00%

Gap Insurance \$200.00 one time fee

Low Rates = Low Monthly Payments!

Members must qualify under our standard Credit Union Lending guidelines. Comprehensive and collision insurance required with maximum deductibles of \$500-Comprehensive and \$500-Collision.

Mortgage Interest Rates Continue at Historic Lows... It's Time to Reconsider Your options!

Save each month by refinancing...

By refinancing your current first mortgage loan, you have the potential to save money each month by **lowering your current mortgage rate** or by **extending the length of time of your existing mortgage loan** (up to 30 years).

Thinking about buying your first home or upgrading to a larger residence?

You've heard it before...it's a buyer's market!

Interest rates and home prices are at the lowest they've ever been. Even in today's challenging economic times, buying or upgrading your home remains one of the most beneficial investments you can make.

Georgia Power Valdosta Federal Credit Union Members \$\$\$AVE\$\$

Whether you're in the market to buy or refinance, **Georgia Power Valdosta FCU** has the competitive rates and flexible terms to make it happen.

***As little as 3-1/2% down *Fixed & Adjustable Rates up to 30 years**

***Free prequalification *Easy on-line application**

***Our members pay NO intangible tax for home purchases made in Georgia!**

Get started by applying online at : www.gpvfcu.com

Or call us today at 1-229-253-1111



**EQUAL HOUSING
LENDER**

We Do Business in Accordance With
the Federal Fair Housing Law and the
Equal Credit Opportunity Act.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government.

NCUA

National Credit Union Administration, a U.S. Government Agency



Office Address
 1707 Dow Street
 Valdosta, GA 31601

Office Hours
 Monday-Friday
 8:00 am - 5:00 pm

Phones
 (229) 253-1111
 Toll Free:
 1-866-GPV-FCU
 1-866-478-3280

Operations
Fax
 (229) 293-9174

Loan Dept.
Fax
 (229)293-0264

Website
www.gpvfcu.com

Email Address
cu@gpvfcu.com

Routing #
 261272583



Upcoming Holidays

Memorial Day-Monday, May 27, 2013
July the Fourth-Thursday, July 4, 2013



55th Annual Meeting Highlights

The 55th Annual Meeting was held at the James H. Rainwater Conference Center on March 19th, 2013. The Board Chairman Charles Ray called the meeting to order and thanked all members/owners who were in attendance. During 2012 the credit union enrolled 306 new members bringing the total of active members to 3,330. The credit union's field of membership consists of over 60 corporate sponsors and 2 associations. In February 2005, the credit union relocated into its very own full-service office facility at 1707 Dow Street. During the past 8 years, the credit union has experienced exceptional growth:

- * **Assets** **61%**
- * **Shares** **60%**
- * **Loans** **51%**
- * **Members** **39%**

In 2012, the credit union made a number of member enhancements: the credit union replaced its Data Base Server, its Drive-Up ATM upgrading to accommodate sight-challenged individuals with an audio delivery system, and its video security surveillance system. The credit union introduced a redesigned web-site adding information, services, and current event notifications that strives to make it more user-friendly.

Your credit union continues to remain financially sound. It continues to pay out higher than market dividends on share deposits, paying 15 to 25 basis points over the national average. During 2012, the credit union managed to record over a \$237,000 net profit.

The credit union staff and Board of Directors strive to give the credit union members the best possible customer service available.

We are looking forward to 2013 being another great year!

Relay for Life!!!



Got a \$1? Help support **Relay for Life** by buying a candy bar today.
 Every dollar counts to save a life!



Check out our RATES!!!

SHARE CERTIFICATE RATES
 (\$1,000 minimum balance)

Term	\$1,000-\$49,999	
	ANNUAL DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
6 month	.50%	.50%
12 month	.75%	.75%
24 month	1.00%	1.00%
\$50,000-\$99,999		
6 month	.60%	.60%
12 month	.90%	.90%
24 month	1.05%	1.05%
\$100,000-above		
6 month	.70%	.70%
12 month	1.00%	1.00%
24 month	1.15%	1.15%

(RATES are based on total member deposits.)

PASSBOOK SHARES	.20%	.20%
IRA PASSBOOK ACCTS.	.30%	.30%
CLUB ACCOUNT	.20%	.20%
SUB SHARE ACCTS.	.20%	.20%

SHARE MONEY MARKET RATES

Balance		
\$ 2,500 Minimum	.25%	.25%
\$10,000 Minimum	.45%	.45%
\$25,000 Minimum	.65%	.65%

RATES are subject to change without notice.