

**BOARD OF DIRECTORS**

**Charles Ray**  
Chairman

**Laverne Vickery**

**Danny Godwin**

**Charlie Birchmore**

**Jim Pinkard**

**Richard Green**

**Beckie Mayer**

**Brent Merriman**

**SUPERVISORY COMMITTEE**

**Bill Bonner**

**Michael Lee**

**STAFF**

**Jerry Johnson**  
President

**Evon R. Brown**  
Branch Manager

**Deborah Clark**  
Director of Member  
Development

**Brooke Lehman**  
Vice President of Lending

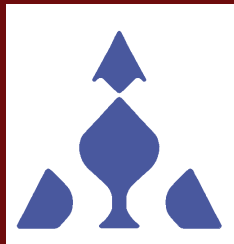
**Kim Cowart**  
Collections Manager

**Morgan Harris**  
Loan Officer

**Rachel Dampier**  
Accounting Executive

**TELLERS**

**Bonnie McKinnon**  
**Bria McFarland**  
**Kaitlyn E. Lott**  
**Melissa Miller**  
**Angela Cavanaugh**



# Georgia Power Valdosta Federal Credit Union

NEWSLETTER

JANUARY 2014

*“Not for Profit, Not for Charity, But for Service”*

## Official Notice of Annual Meeting & Election of Officers

Georgia Power Valdosta FCU will hold its **56th Annual Meeting on Tuesday, March 25, 2014 at 5:30 PM in the James H. Rainwater Conference Center** located at **1 Meeting Place, Valdosta, Ga. 31601**. All credit union members are personally invited to this important yearly meeting. The agenda will include a report on the credit union's past year's financials and the opportunity to vote for open positions on the credit union's Board of Directors. All who attend will be treated to refreshments and be eligible for door prizes. In accordance with the credit union's bylaws, Board Chairman, Charles Ray, appointed a nominating committee to select candidates to fill the 3 year terms for the open board positions up for election.

The following nominated members have accepted nomination by the committee:

**Richard P. (Rick) Green**-Recently retired from Georgia Power Company after 43 years as an IR Analyst, Richard Green has been a member of Georgia Power Valdosta FCU since 1970 and a member of the Georgia Power Valdosta Board of Directors from February 1987- December 1992 and from 2008 to the present.

**Brent Merriman**-Employed with Georgia Power Company for 27 years as a Lead Lineman, Brent Merriman has been a member of Georgia Power Valdosta FCU since 1987 and a member of the Georgia Power Valdosta Board of Directors from 2010 to the present.

**Lloyd Green**-Employed by Lowndes County Fire Department for 5 years as a fulltime fire fighter and a volunteer fire fighter for 30 years, Lloyd Green has been a member of Georgia Power Valdosta FCU since 2000.

In addition to the nominating committee's candidates, the Board Chairman is calling for petition nominations from the members of the credit union. **If not selected by nominating committee, the 2014 board election requires candidates to petition for nomination. When there is at least one nominee for each available position, there will be no nominations from the floor.** Candidates for Board of Director, whether nominated by committee or petition, must meet specific qualifying guidelines in order to have their names placed on the ballot. When nominated by petition, candidates must submit a brief statement of their qualifications and biographical data along with a petition bearing signatures of at least 1% of the credit union's membership. Based on current membership data, the number of signatures needed for the 2014 elections is 34. All nominated candidates must submit the following forms: Petition, Board Statement of Qualifications Application for Board of Director, and a Certification of Service. These forms can be picked up at the credit union's main office location at **1707 Dow S., Valdosta, Ga. 31601**. The Petition, Application, and Certificate must be submitted to the Secretary of the credit union at least 40 days prior to the annual meeting. Please Submit the necessary forms and paper work **prior to February 14, 2014 to: Georgia Power Valdosta FCU Att: Secretary, 1707 Dow St., Valdosta, Ga. 31601**. For additional information, please contact the credit union at (229) 253-1111.



**EQUAL HOUSING  
LENDER**

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





**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



**Attention Members!!!**

Effective December 31st 2013, Georgia Power Valdosta Federal Credit Union will **cease** the use of all share-draft lines of credit. Your current share-draft line of credit will be converted to a personal line of credit to which you can contact a loan officer for advances, but not have the prior courtesy of over drafting from the loan to cover your share draft account. Those members who qualify will have the option to open a \$1,000.00 overdraft line of credit to cover those unexpected share-draft items. This additional service will be a separate loan account with an 18% fixed rate and a fee of \$5.00 per transaction. The minimum monthly payment on this loan account will be \$35.00. If you would like to acquire this loan, please contact the loan department to see if you qualify.

**Student Loan** 

Georgia Power Valdosta FCU is now offering a student loan repayment program through **Sallie Mae**. A choice of competitive interest rates with three repayment plan options and no origination fees are available to get you started paying for college the smart way. To complete the fast and easy application go to our website [www.gpvfcu.com](http://www.gpvfcu.com) and click on the student loan application listed under the loan tab.

**Upcoming Holidays**

Martin Luther King Jr. Day  
**January 20, 2014**  
Presidents' Day  
**February 24, 2014**



**Our VISA Debit Card "LIVE"**



Effective February 10, 2014, our Visa Check Cards (Debit Cards) will be "Live".

This means your deposits will be immediately available on your cards and your transactions may clear your account faster. All VISA check card transactions, other than ATM withdrawals from savings, process through your share draft, checking account. In order for your transactions to be approved you must keep the funds you want available for transactions in your share draft, checking or debit transaction account.

**\*Effective date can change.**

**Check out our RATES!!!**



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

Term	ANNUAL DIVIDEND RATE	ANNUAL PERCENTAGE YIELD
\$1,000-\$49,999		
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.