

BOARD OF DIRECTORS

Charles Ray
Chairman

Laverne Vickery

Danny Godwin

Charlie Birchmore

Rhonell White

Jim Pinkard

Richard Green

Beckie Mayer

Brent Merriman

SUPERVISORY COMMITTEE

Robert Zipperer
Chairman

Bill Bonner

Michael Lee

Vicky Biles

STAFF

Jerry Johnson
President

Evon R. Brown
Branch Manager

Kim Cowart
Vice President of Lending

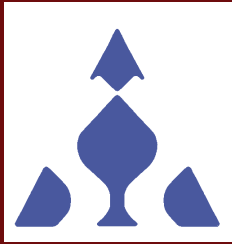
Angelina Clanton
Operations Manager

Deborah Clark
Director of Member Development

Brooke Lehman
Loan Officer

TELLERS

Bonnie McKinnon
Marlo Hand
Bria McFarland
Rachel Dampier
Morgan Harris



Georgia Power Valdosta Federal Credit Union

NEWSLETTER

JULY 2012

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

Georgia Power Valdosta FCU Welcomes Two new Staff Members

Georgia Power Valdosta Federal Credit Union is pleased to announce that two new employees have been added to their staff.

Evon Brown is the Branch Manager of the Georgia Power Valdosta Federal Credit Union. Evon received her Master's Degree in Business Management from the University of Phoenix, a Bachelor of Science in Business Management, and an Associate of Applied Science in Banking and Finance from Del Mar College, Corpus Christi, Tx. Evon has been in Banking, Sales, and Leadership positions for 17 years of her professional career. Evon comes to us from SunTrust Bank and Navy Federal Credit Union. Evon is ecstatic to have



been chosen for this position. She is a military wife of twenty-six years, enjoys reading, traveling, and spending time with her family.

Angelina Clanton is the new Operations Manager at Georgia Power Valdosta Federal Credit Union. Angelina is originally from Cook County, Georgia, where she was employed with The Trust Bank as Assistant Branch Manager. She was with The Trust Bank for over 11 years and has experience in all areas of the banking operations. She is a 2006 graduate of Valdosta Technical College where she earned her degree in Banking and Finance. Angelina enjoys spending time with her husband and daughter.



Upcoming Holidays

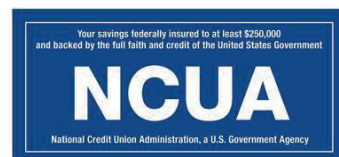
Independence Day — Wednesday, July 4, 2012

Labor Day — Monday, September 3, 2012



**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-FCU0
 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



Dormant Account Policy And Inactive Fee Notice

Policy and law requires Georgia Power Valdosta Federal Credit Union to periodically identify its dormant accounts. An account is considered dormant/inactive when the balance has not been increased or decreased for a period of 24 months by member generated activity. Dividends do not constitute member generated activity. If a member has other accounts that exhibit member generated activity, the account that is dormant/inactive will be considered not dormant.

The credit union will identify all accounts to be classified dormant by June 30th of each year. Letters will be mailed to members informing them of their account's pending dormancy and actions to avoid such account designation. If no member generated activity has occurred by September 30th, a fee for dormancy may be charged. Dormant/inactive accounts with balances less than \$300.00, and no member generated activity for the past 24 months, will be accessed an annual fee of \$25.00. If the dormant/inactive account fee causes the member's balance to drop below the required minimum of \$5.00, the remaining balance will be feed and the account closed. File maintenance can be performed to update the activity record on the dormant/inactive account if the member has another account that has member generated activity.

Auto Loans

Stop by the credit union & check out our rates!


***New Auto Rates as low as 3%**
***Used Auto Rates as low as 4%**

(*Based on credit approval)

Check out our RATES!!!

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

\$1,000-\$49,999

Term	APR	APY 
6 month	.60%	.60%
12 month	.75%	.75%
24 month	1.00%	1.00%

\$50,000-\$99,999

Term	APR	APY
6 month	.65%	.65%
12 month	.95%	.95%
24 month	1.10%	1.10%

\$100,000-above

Term	APR	APY
6 month	.70%	.70%
12 month	1.05%	1.05%
24 month	1.20%	1.21%

(RATES are based on total member deposits.)

	APR	APY
PASSBOOK SHARES	.20%	.20%
IRA PASSBOOK ACCTS.	.30%	.30%
CLUB ACCOUNTS	.20%	.20%
SUB SHARE ACCTS.	.20%	.20%

SHARE MONEY MARKET RATES

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

APR - Annual Percentage Rate

APY - Annual Percentage Yield

RATES are subject to change without notice.