

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

STAFF

Jerry Johnson
President

Evon R. Brown
Branch Manager

Deborah Clark
Director of Member
Development

Kim Cowart
Loan Officer

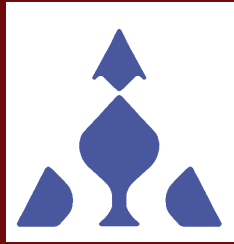
Brooke Lehman
Loan Officer

Rachel Dampier
Operations Administrator

TELLERS

Bonnie McKinnon

Bria McFarland
Lindsey Brightwell



Georgia Power Valdosta Federal Credit Union

NEWSLETTER

JULY 2013

“Not for Profit, Not for Charity, But for



Green home, vehicle, and personal loans from Georgia Power Valdosta Federal Credit Union can be an affordable way to make energy efficient home improvements, purchase a fuel friendly vehicle, or energy star/energy saver rated goods and appliances.

Green Home Loans - Make energy efficient improvements to your home and earn a 0.50% rate reduction on the credit union's current home equity/2nd mortgage variable rate loan.

Green Auto Loans - Purchase an environmentally friendly auto, such as a vehicle with an EPA mileage rating of at least 30 MPG highway, selected diesel vehicles, or flexible dual-fuel, electric, ethanol, compressed natural gas and fuel cell powered vehicles, and earn a 1.00% rate reduction on the credit union's current auto loan financing rates. **The discount applies to motorcycles and motor scooters, also.**

Green Personal Loans - Environmentally friendly products, such as energy star/energy saver appliances, solar powered products and home insulation, can qualify you for a low 6.00% APR on the financing of the product through your credit union.

For more information on how you can **Go Green** and save, contact the credit union to talk to a loan officer today.

MEMBERS BEWARE

Fake Checks Can Cost You Money

Types of Check Scams

Prize Offers — International Lottery Scams

Using Money Transfer Services — Mystery Shopper Scams

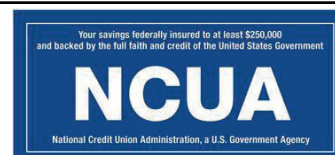
It's your lucky day! You just won a **foreign lottery!** The letter says so. And the cashier's check to cover the taxes and fees is included. All you have to do to get your winnings is deposit the check and wire the money to the sender to pay the taxes and fees. You're guaranteed that when they get your payment, you will get your prize.

“There's just one catch: **this is a scam!** The check is not good, even though it appears to be a legitimate cashier's check. The lottery angle is a trick to get you to wire money to someone you don't know. If you were to deposit the check and wire the money, your bank would soon learn that the check was a fake. And you're out of the money because the money you wired can't be retrieved and you're responsible for the checks you deposit-even though you don't know they're fake. This is just one example of a counterfeit check scam that could leave you scratching your head.



**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

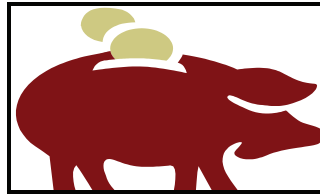
Email Address
cu@gpvfcu.com

Routing #
 261272583



Upcoming Holidays

July the Fourth—Thursday, July 4, 2013
 Labor Day—Monday, September 2, 2013



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 25th, 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 fed 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.

Visa Prepaid Debit Cards

Have you checked out the **Visa Prepaid Debit Cards**? These cards are reloadable debit cards customized with the member's name.

The **CUMONEY** cards can be used at merchants, ATM's, for internet purchased, and anywhere **VISA**, **INTERLINK**, and **PLUS** are displayed. For members not qualifying for the traditional debit card, this could be the answer to what is quickly becoming a checkless/cashless society.

You can stop by the credit union today to find out more information on the **VISA PREPAID DEBIT CARDS!**

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.