

BOARD OF DIRECTORS

Charles Ray
Chairman

Laverne Vickery

Danny Godwin

Charlie Birchmore

Jim Pinkard

Richard Green

Beckie Mayer

Brent Merriman

Lloyd Green

SUPERVISORY COMMITTEE

Paul Phillips

Chairman

Bill Bonner

Michael Lee

STAFF

Evon R. Brown

Branch Manager

Deborah Clark
Director of Member Development

Kim Cowart
Collections Manager

Morgan Harris

Loan Officer

Rachel Royle
Accounting Executive

TELLERS

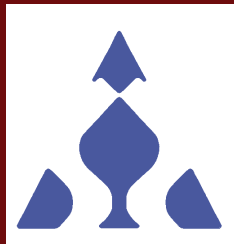
Bonnie McKinnon

Bria McFarland

Kaitlyn Lott

Angela Cavanaugh

Tiame Weldon



Georgia Power Valdosta Federal Credit Union

NEWSLETTER

JULY 2014

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

We Can Match Auto Rates/Terms



We want to serve our members in the best way possible. In doing so, we will now match rates and terms offered by competitors for a 2012 or newer vehicle purchase as low as 2%!.

For more information, contact the Loan Department.
(Based on credit approval).

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.

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-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—Friday, July 4, 2014
 Labor Day—Monday, September 1, 2014



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 12 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 \$50.00, and no member generated activity for the past 12 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 dissolved 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.

Abandoned Account

An account is considered abandoned if the credit union has lost contact with that member and there has been no member generated activity for a period of five years or more. Those funds will be remitted to the state by November 1st of the current year after the fifth year in relation to the last activity date. The state acts as the custodian for any remitted funds. The member or its heirs may reclaim the remitted funds by contacting the state directly.

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	.30%	.30%
\$25,000 Minimum	.40%	.40%

RATES are subject to change without notice.

