

**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

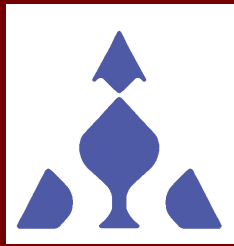
**Morgan Harris**  
Loan Officer

**Kim Cowart**  
Collections Manager

**Rachel Dampier**  
Accounting Executive

**TELLERS**

**Bonnie McKinnon**  
**Bria McFarland**  
**Lindsey Brightwell**  
**Kaitlyn E. Lott**



# Georgia Power Valdosta Federal Credit Union

NEWSLETTER

OCTOBER 2013

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



International Credit Union Day will be observed on Thursday, October 17, 2013. This year we celebrate the theme of “Credit Unions Unite for Good” with more than 196 million people worldwide to establish credit unions as Americans’ best financial partner. Credit Unions continue to improve the lives of individuals, families, communities and countries around the world. The credit union will serve refreshments between the hours of 9:00 AM-4:00 PM, and members will have the opportunity to register for door prizes. If you are unable to come by the office, you may register for the door prizes by e-mailing the credit union at [cu@gpvcu.com](mailto:cu@gpvcu.com). Please include your name, account number and phone number. You may also mail the information to our office but it must be received by October 17, 2013. Please stop by and join in the celebration!

**UPCOMING HOLIDAYS**

**Columbus Day-Monday, October 14**  
**Veteran’s Day-Monday, November 11**  
**Thanksgiving-Thur./Fri. November 28&29**  
**Christmas-Tues./Wed., December 24&25**  
**New Years-Wed., January 1**

**Changes to Lending Services Due to Regulatory Changes**

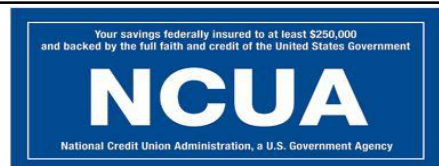
Georgia Power Valdosta FCU will be discontinuing our share-draft overdraft services to our Personal Loan Products as of December 31, 2013. We are also no longer offering our six month single pay notes on auto or signature loans.

Members will be able to apply for an overdraft line of credit loan with limits up to \$500.00 to cover any share-draft overdraft. You also have overdraft protection from your personal savings account if funds are available and we will continue our courtesy pay protections. Please speak to any of our staff for more information concerning those products. We are always ready and willing to help our credit union members.

**Volunteers Needed !**

Georgia Power Valdosta FCU is looking for a couple of dedicated volunteers to fill openings on its Supervisory Committee. Volunteer members are appointed by the Board of Directors to serve a 2 year term. The Supervisory Committee is responsible for initiating and reviewing the audits of the credit union. Desired qualifications are the ability to read and understand the credit union financials.

Those interested in volunteering, please contact the credit union at 229-253-1111 or email at [cu@gpvcu.com](mailto:cu@gpvcu.com) for more information.





**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](http://www.gpvfcu.com)

**Email Address**  
[cu@gpvfcu.com](mailto:cu@gpvfcu.com)

**Routing #**  
 261272583



**CUPAC Fundraiser**

During the months of October and November, Georgia Power Valdosta FCU will be selling candy bars as a fund-raiser for CUPAC (Credit Union Political Action Committee). CUPAC is a nonprofit legislative action organization supporting credit unions' interests at the state and national levels. Any credit union member may make a \$1.00 donation and receive a candy bar. Help your credit union do its fair share on the legislative front.

**Attention Christmas Club Members!**

Christmas Club Checks will be mailed out on  
**Tuesday, October 15th, 2013**  
 Christmas Club Enrollment period begins  
**Wednesday, October 16th, 2013**

**Holiday Loan Extension**



Georgia Power Valdosta FCU would like to offer it's credit union members a break on your loan payments during the holidays. If your loan account is current and you have made a minimum of 3 payments on your loan, you can extend either the November or December payment. Before the monthly payment is due, simply request a payment extension. An agreement will be prepared for your signature extending your payment to the end of your contract. The credit union asks that you consider a \$3.00 per loan donation for this service. All funds collected will be donated to a Christmas Charity.

**Unfortunately, all types of Real Estate Loans are prohibited from this offer.**



**Beautiful Gift Cards for the Holidays!**

Georgia Power Valdosta FCU has a way to make your holiday shopping easier! The credit union can load up to \$500.00 per card on these beautiful VISA Gift Cards. Just stop by the credit union office and purchase your VISA Gift Cards for a small fee of \$2.50 per card. Let us help make your holiday shopping easy and stress free!



**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.