

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

Angelina Clanton
Operations Manager

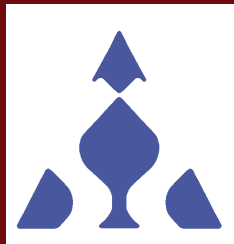
Deborah Clark
Director of Member Development

Kim Cowart
Loan Officer

Brooke Lehman
Loan Officer

TELLERS

Bonnie McKinnon
Marlo Hand
Bria McFarland
Rachel Dampier
Morgan Harris
Letitia (Tish) Ibarra



Georgia Power Valdosta Federal Credit Union

NEWSLETTER

OCTOBER 2012

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

International Credit Union Day

On October 18, 2012, credit union members around the world will celebrate International Credit Union Day, an event to commemorate the credit union movement's impact and achievements. As part of the International Credit Union Day Celebration, Georgia Power Valdosta FCU will waive the membership fee of \$5.00 for any new members during the month of October. International Credit Union Day will be observed on Thursday, October 18, 2012. 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 prizes by e-mailing the credit union at cu@gpvfcu.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, 2012. We hope you will join us in celebrating International Credit Union Day.

AUTO LOANS WITH NO PAYMENTS UNTIL 2013!

When you buy a new or used auto, or refinance an auto loan financed with another financial institution, you can enjoy rates as low as **3.00% APR*** and make no payments until **January 2013!**

- Terms up to 84 months on New Auto's over \$25K
- Fast approval and quick turn around

**Plan ahead-
GET PRE-APPROVED!**

*Based on credit approval.

UPCOMING HOLIDAYS

Columbus Day-Monday, October 8
Veteran's Day-Monday, November 12
Thanksgiving-Thur./Fri. November 22&23
Christmas-Mon./Tues. December 24&25
New Years-Tuesday, January 1



**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



Holiday Loan Extension

Georgia Power Valdosta FCU will offer you a break on your loan payments. 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.

12/12 Holiday Loan
 Borrow up to \$1,200.00 for up to 12 months at 10% APR*
 From now through
December 31, 2012
 * (Based on credit approval)

Christmas Club Members
Christmas Club Checks
 will be
 mailed out on
Monday, October 15th, 2012
Christmas Club Enrollment
Periods begins
Tuesday, October 16, 2012

The Season For Giving!

During the months of September, October and November the credit union is sponsoring a **FOOD DRIVE** to donate non-perishable food items to **SECOND HARVEST OF SOUTH GEORGIA**. There are local families who have fallen on hard times due to the slow economy and are struggling to feed their families. There are two boxes located in the credit union's lobby where these items can be dropped off for collection. Please join us in providing food to these families during the upcoming holidays!

Check out our RATES!!!

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

Term	\$1,000-\$49,999	
	ANNUAL DIVIDEND	ANNUAL PERCENT-YIELD
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	ANNUAL DIVIDEND	ANNUAL PERCENT-YIELD
\$ 2,500 Minimum	.25%	.25%
\$10,000 Minimum	.45%	.45%
\$25,000 Minimum	.65%	.65%

RATES are subject to change without notice.