

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

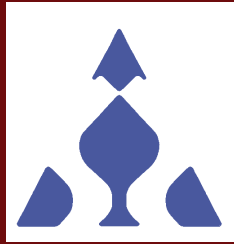
Bonnie McKinnon

Bria McFarland

Kaitlyn Lott

Angela Cavanaugh

Tiame Weldon



Georgia Power Valdosta Federal Credit Union

NEWSLETTER

OCTOBER 2014

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



On Thursday, October 16, 2014, credit union members around the world will celebrate International Credit Union Day! Credit unions have more than 200 million members in 101 countries worldwide. Credit unions exist to serve their members by providing a safe place to save money and access affordable loans. Credit unions are recognized as a force for positive economic and social change and have provided significant value in both development and emerging nations.

Georgia Power Valdosta FCU will serve refreshments between the hours of 9:00 a.m.—4:00 pm., members will have the opportunity to register for door prizes. If you are unable to attend the celebration at the office, you may register for the door 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 16, 2014. Please stop by and join in the fun!



Holiday Payment Skip

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 to skip that month's payment. 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.



**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
Thanksgiving-Thur./Fri. November 27 & 28
Christmas-Wed./Thur. December 24 & 25
New Years-Thur. January 1







12/12 Holiday Loan !
Borrow up to \$1,200.00 for up to 12 months at 10% APR* from now through December 31, 2014
*(Based on credit approval)



Attention Christmas Club Members!


Christmas Club Checks will be mailed out on
Wednesday, October 15th, 2014
Christmas Club Enrollment period begins
Thursday, October 16th, 2014



Gift Cards for the Holidays!

Do you want to make your holiday shopping a lot easier? Georgia Power Valdosta FCU has the perfect solution. **Gift Cards!** 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.

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.

