

GEORGIA'S

*Own*

CREDIT UNION

# *Owner's Manual*

## ***About Georgia's Own***

Welcome to Georgia's Own Credit Union. We are a full service, not-for-profit financial institution founded in 1934. With more than 155,000 members and nearly \$1.6 billion in assets, Georgia's Own is one of the strongest, largest and most trusted financial institutions in the state.

In addition to the 400+ premier partner groups served by Georgia's Own, residents of Chatham, Cherokee, Cobb, Columbia, DeKalb, Douglas, Effingham, Forsyth, Fulton, Gwinnett, Hall, Richmond and Rockdale counties are part of the Credit Union's field of membership. Georgia's Own currently has 24 branch locations, provides free, 24/7 home banking, phone service and bill pay, features a comprehensive call center, and offers over 65,000 surcharge-free ATMs. The Credit Union is also part of the CU Service Center Network, which enables members to conduct their credit union transactions at more than 4,000 locations throughout the country. Deposits at Georgia's Own are federally insured by NCUA for up to \$250,000 with retirement accounts being insured separately up to the same limit.



Much of the Credit Union's resources are organized around fostering innovation, providing continuous learning opportunities, developing lifelong relationships with members, proactively identifying new market opportunities, ensuring financial stability and exemplifying social and environmental responsibility. Beyond these guiding principles, the Credit Union operates according to the following core tenets:

*We Stand for the Prosperity of Our Members;*

*We Stand for Unmatched Service; and*

*We Stand for a Healthy Planet.*



## ***Accessibility***

We pride ourselves on making access to your account readily available, no matter how you choose to manage your finances. From our convenient eServices and 24 branch locations to our participation in the CU Service Center Network - giving you access to 4,000+ CU Service Center Outlets throughout the country - you're never far away from your Credit Union.

## ***Physical Locations:***

### **Alpharetta Branch\***

5825 Windward Pkwy.  
Alpharetta, GA 30005

### **Gainesville Branch\***

475 Dawsonville Hwy., Suite F  
Gainesville, GA 30501

### **Morrow Branch\***

7197 Hwy. 54  
Morrow, GA 30260

### **AT&T Midtown Center Branch**

675 W. Peachtree St. NE  
Atlanta, GA 30308

### **Grayson Branch\***

2437 Loganville Highway  
Grayson, Georgia 30017

### **Norcross Branch\***

4830 Peachtree Ind. Blvd.  
Norcross, GA 30071

### **Century Center Branch**

2200 Century Pkwy., Suite 4  
Atlanta, GA 30345

### **Lilburn Branch\***

4382 Lawrenceville Hwy.  
Lilburn, GA 30047

### **Northlake Branch\***

1979 Lakeside Pkwy.,  
Suite 100  
Tucker, GA 30084

### **Douglasville Branch\***

7421 Douglas Blvd., Suite P  
Douglasville, GA 30135

### **Marietta Branch\***

401 Cobb Pkwy. N  
Marietta, GA 30062

### **Above Branch Hours**

***M-Th: 9 am-4 pm, F: 9 am-5:30 pm, S: 9 am-5 pm (Morrow), \*Saturday Branches: 9 am-1 pm***

### **Campanile Branch**

1155 Peachtree St.  
Lobby - 1st Floor  
Atlanta, GA 30309



### **Lindbergh Branch**

575 Morosgo Dr.  
Atlanta, GA 30324

### **Perimeter Branch**

1117 Perimeter Center W  
Suite E102  
Atlanta, GA 30338

### **Savannah Whitaker St. Branch**

10 Whitaker St., Suite A  
Savannah, GA 31401

### **Above Branch Hours:**

***M-F: 9 am-4 pm***

### **Augusta Branch**

1347 Augusta W Pkwy.  
Augusta, GA 30909  
***M-W: 9 am-4 pm***  
***Th-F: 9 am-5:30 pm***

### **Conyers Branch**

620 Sigman Rd., Suite 100  
Conyers, GA 30013  
***M-Th: 8:30 am-4 pm***  
***F: 8 am-4:30 pm***

### **GPC Main Branch**

133 Peachtree St. - Lobby Level  
Atlanta, GA 30303  
***M-F: 9 am-4:30 pm***

### ***GSUFCU Branch***

34 Peachtree St.  
Atlanta GA, 30303  
***M-F: 9 am-4 pm***

### **Macy's Service Center\*\***

4401 Sarr Pkwy.  
Stone Mountain, GA 30083  
***M, W, F: 8:30 am-4 pm***  
***closed 1:30 pm-2 pm***

### **Macy's Systems & Technology (MST)\*\***

5985 State Bridge Rd.  
Duluth, GA 30097  
***M-F: 8:30 am-4 pm***  
***closed 1:30 pm-2 pm***

### **Park Springs Branch\*\***

500 Springhouse Circle  
Stone Mountain, GA 30087  
***M-F: 9 am-3 pm***

### **Savannah Mall Blvd. Branch**

401 Mall Blvd.  
Savannah, GA 31406  
***M,Th: 9 am-5 pm***  
***T,W: 9 am-4 pm***  
***F: 9 am-6 pm***  
***S Lobby: 9 am-1 pm***  
***S Drive-thru: 9 am-2 pm***

### **Wildwood Branch**

4300 Wildwood Pkwy.  
Atlanta, GA 30339  
***M-F: 9 am-4:30 pm***

\*\* Restricted Access

## ***Surcharge-free ATM Access***

Georgia's Own Credit Union offers more surcharge-free ATMs than even the largest banks! Georgia's Own has teamed up with the Allpoint and CO-OP Networks to give you over 65,000 surcharge-free ATMs, located in places like Target, Costco, and CVS. Look for ATMs bearing one of the following logos:



## ***eServices***

No more waiting to get information about your accounts, transfer funds, or make loan payments. Online Banking gives you a fast and easy way to do these things and more, 24 hours a day / 7 days a week, anywhere you have access to the Internet.

To save you both time and money and to protect the environment, Georgia's Own highly recommends Bill Pay and eStatements. For more information on Bill Pay, go to our Online Bill Pay information page and for more information on eStatements, go to our eStatement information page at [georgiasown.org](http://georgiasown.org).

## ***Products/Services Overview***

**Did you know that the average active Georgia's Own household saves hundreds of dollars each year?** If you are not already taking full advantage of your membership, reconsider. From refinancing a vehicle that is currently financed elsewhere to debt consolidation through a home equity line of credit, chances are we can help you enjoy a significant monthly savings. Give us a try! Below is a list of our products and services to get you started.

### ***Savings Accounts***

Regular Savings  
Holiday Savings  
Money Market Accounts  
Savings Certificates  
Individual Retirement Accounts  
Health Savings Accounts  
i[save] Savings Accounts  
Education Savings Accounts

### ***Checking Accounts***

All Access Checking  
i[check] Checking  
Golden Bell Checking  
Visa® Check Card Services  
Overdraft Privilege  
ATM Services

### ***Loans***

New & Used Auto Loans  
Boat, RV & Motorcycle Loans  
ATV & Jet Ski Loans  
Farm Tractor Loans  
Savings & Stock Secured Loans  
Day Notes  
CreditAble Loans  
Green Loans  
Lifestyle Loans

### ***Mortgage Loans***

1st Mortgage Loans  
Refinances  
ReadiEquity Line of Credit Loans  
Home Equity Fixed Rate Loans

### ***Credit Cards***

Visa® Platinum Card  
Student Visa® Card  
Secured Visa® Card

### ***Electronic Services***

GOCU Website - [georgiasown.org](http://georgiasown.org)  
Home Banking  
Bill Pay  
e-Statements  
TELE-TALK*Plus touch-tone phone service*  
24-hour Visa® Phone Service  
24-hour Loan Service  
65,000 plus surcharge-free ATMs



## **Services**

MEMBERS Financial Services\*  
Golden Bell Program  
I[x] Program for Teens & Young Adults  
Cub Club Program for Children  
Car Solutions Auto Buying Service  
Extended Warranty Program  
Payment Protection Insurance

## **Other Services**

Electronic Direct Deposit  
Payroll Deductions  
Traveler's Checks (select locations)  
Cashier's Checks  
Free Notary Service  
Safe Deposit Boxes (select locations)  
Savings Bond Redemption  
Signature Guarantee Service  
Coin Counter (select locations)

\*Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way Waverly, Iowa 50677, toll-free (866) 512 6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the Credit Union.



## **Contact Us**

### **Member Services**

404.874.1166 (Local)  
800.533.2062 (Nationwide)  
8 AM - 5 PM Monday - Friday

### **General Offices**

404.874.0777  
9 AM - 4 PM Monday - Friday

### **TELE-TALKPlus**

404.874.0242 (Local)  
800.533.3817 (Nationwide)

### **Mortgage Department**

404.874.1166 (Local)  
800.533.2062 (Nationwide)  
8 AM - 5 PM Monday - Friday

### **VISA Department**

404.874.1166 (Local)  
800.533.2062 (Nationwide)  
8 AM - 5 PM Monday - Friday

### **24-hour Loan Service**

404.874.1166 (Local)  
800.533.2062 (Nationwide)  
[georgiasown.org](http://georgiasown.org) (Online)



# ***What You Need to Know and Do Next***

On December 1, 2010, your accounts will automatically be transferred to the Georgia's Own Credit Union system. **You do not have to do anything to initiate this change. We do ask, however, that you complete all sections of the document entitled Account Form and return it as soon as possible in the enclosed postage paid return envelope.**

- Savings - Your membership number will change, although your service will not be affected. Your new membership number may be found on the enclosed membership card. You will be issued a new Georgia's Own ATM or Visa® Check card to replace your existing card.
- Savings Certificates and IRAs – As of December 1, 2010, your GSUFCU Certificate and/or IRA Account(s) will be invested in a Savings Certificate with Georgia's Own at the same rate and term. If you don't yet have a Certificate or IRA Account, we have a wide-array of options, all offered at highly competitive rates and attractive terms. For details, visit [georgiasown.org](http://georgiasown.org) or call the Certificate/IRA Department at 404.874.1166 and select option 6, or outside Atlanta, dial 800.533.2062, option 6.
- All Account Transfers, Payroll & ACH deductions will continue to function just as they were set up at GSUFCU.
- Checking - Your checking account number will not change, and you can continue to use your existing checks. You will be issued a new Georgia's Own ATM or Visa® Check Card to replace your existing card. Should you have any automatic deductions connected to your GSUFCU Check Card, please contact those merchants to provide them with your new Check Card number once your new card has been received.

If you do not already have a checking account with GSUFUCU, now's a great time to switch. With a checking account from Georgia's Own, enjoy no monthly service fee, free and unlimited ATM withdrawals, the ability to earn interest on your account, and a Visa® Check Card which allows you to earn ScoreCard® Bonus points towards gift and travel rewards on signature-based purchases.

- 24/7 Audio Response – For expedient access to your new accounts, Georgia's Own invites you to use Tele-Talk Plus, our Voice Response System. If you are an existing user of CU24 Audio Response, access Tele-Talk Plus by dialing 404.874.0242 or 800.533.3817. You will need your new account number which is shown on the enclosed membership card along with your temporary PIN, which will be mailed to you in a separate mailing. If you run into problems using our Tele-Talk Voice Response System, contact us at 404.874.1166 or 800.533.2062 for assistance.

If you are not taking advantage of this service, contact us to establish your inquiry access. Once established, a signature card will be sent to you for verification. Upon receipt and verification, we will increase your service level to include monetary transactions, as well as inquiries. For complete Tele-Talk Plus instructions, please visit the Tele-Talk page of our website under “products and services” at [georgiasown.org](http://georgiasown.org).

- Home Banking – After December 1, 2010, if you were set up for Home Banking at GSUFUCU, your home banking service with Georgia's Own will be established and ready for your use. To access home banking, go to Account Login on the left-hand side of our home page at [georgiasown.org](http://georgiasown.org). You will need your Online ID, which is the account number shown on the enclosed membership card, along with your temporary password. Your temporary password will be mailed to you in a separate mailing. If you run into problems signing in, contact us for assistance. If you are not already signed up for Home Banking with GSUFUCU, get started today. Simply stop by any branch office or call 404.874.1166, 800.533.2062.

- eStatements - To take advantage of the ability to view your statements electronically and see copies of your checks online, simply sign into Home Banking and you will be automatically enrolled in the eStatement service. (Home banking is required to sign up for Georgia's Own eStatements).

If you find that you need access to GSUFCU eStatements, please contact Member Services at 404.874.1166 or 800.533.2062 for additional assistance.

- Bill Pay - Georgia's Own Online Bill Pay is the safe, simple and secure way to pay your bills. Bill Pay is free to all Georgia's Own members. To start using Bill Pay, you must have a Georgia's Own Checking Account and be enrolled in home banking. Simply log-in to home banking and click on the Bill Pay tab to register, if you don't already have this convenient service. If you are already enjoying Bill Pay, here are a few things you'll need to know:

To allow for a smooth transition to the new Georgia's Own Bill Pay system, please note the following dates:

11-28-2010 - This is the last date you will be able to add a new payment or change or delete an existing payment on the GSUFCU Bill Pay system.

11-29-2010 - The GSUFCU Bill Pay system will be changed to a "read-only" state. At this time you will only be able to view history and scheduled payments. You will not be able to add, delete or change any payments.

11-30-2010 - The GSUFCU Bill Pay system will be inactivated. You will not be able to access system after this date.

12-03-2010 - The Georgia's Own Credit Union Bill Pay system will be available to check your transferred data and to add, delete or change any payments.

**IMPORTANT:** Due to the conversion, the last payment that will be processed by the GSUFCU Bill Pay system will be Tuesday, November 30th. The first payment date that can be processed by the Georgia's Own Bill Pay system is Wednesday, December 8th. If you have payments that need to be processed Wednesday, December 1st through Tuesday, December 7th, please sign into the GSUFCU Bill Pay system before Monday, November 29th and adjust those process dates back to Tuesday, November 30th or earlier. You might also choose to manually pay those bills outside of the Bill Pay system until the conversion is complete.

In GSUFCU's current system, you enter a processing date, usually several days before the actual due date of the bill to allow time for the payment to reach the payee. The funds for the payment are verified and deducted from your account on the same day the payment is sent to the payee.

At Georgia's Own, you will enter the actual due date for that bill and the payment is sent to reach that payee on that date. The funds for the payment are deducted from your account on or around the due date of the bill. Please be aware that this is a change from your current Bill Pay processing model. In most cases the payment is already in process and may have already reached your payee before the funds are deducted from your account.

We will mail additional information to you on the conversion to the Georgia's Own Bill Pay system later in November.

- Loans – If you already have a loan with GSUFCU, the terms of your contract will not change; in other words, unless your loan contract with GSUFCU states differently, you will have the same due date and payment amount. You can pay your bill from your Credit Union account over the phone, online or in person. If you don't already have an automated payment set up and would like to take advantage of this convenience, simply contact the Credit Union after December 1, 2010 at 404.874.1166 or 800.533.2062.

To facilitate any new loan requests, be sure to contact Georgia's Own Credit Union. Even if you have a loan at another financial institution, chances are you could refinance and save.



- Visa® Credit Cards – Your GSUFCU Visa® Credit Card will continue to work as it normally would. You will be issued a Georgia's Own Visa Credit Card in 2011. Although you will not be able to access your credit card information in our Home Banking system for your existing GSUFCU card, you can go directly to [www.eZCardInfo.com](http://www.eZCardInfo.com) to obtain that information, or call Georgia's Own Visa Department at 404.874.1166, 800.533.2062, option 3. Once your new card has been issued, your credit card information will be available in Home Banking.

## Coupons

# GEORGIA'S OWN CREDIT UNION Refer a Friend and Earn Cash!

Fill out the information below and give this coupon to a friend, family member or co-worker. When he or she joins the Credit Union, you will receive a \$10 deposit to your primary savings account. The new member will receive a \$5 deposit to his or her savings account. Attention New Members: Please call or stop by the Credit Union to receive a membership application and remit this coupon with the completed application. Or print an application from the Web at [georgiasown.org](http://georgiasown.org) and fax it with your coupon to 404-253-9751. You may also apply online and fax the coupon to the number above.

Existing Member's Name \_\_\_\_\_

Day Phone \_\_\_\_\_ Email \_\_\_\_\_

New Member's Name \_\_\_\_\_

Day Phone \_\_\_\_\_ Email \_\_\_\_\_

*coupon valid from 12/1/10 to 4/30/11 - GSUFURF10*

By completing the coupon below, I understand that the member who referred me will receive a \$10 deposit in his/her savings account for referring me to the Credit Union.

Georgia's Own

## TAKES

with the new program for teens and young adults ages 14-25, when you open an *i[save]*\* account with **Georgia's Own Credit Union**, the first \$5 is on us—plus you'll get access to an interactive website, a quarterly magazine, video vignettes, events, giveaways, tools for financial planning and success and much more. Coupon must be presented to the Credit Union. Stop by one of our Branches, apply online at [georgiasown.org](http://georgiasown.org) or call **404.874.1166** or **800.533.2062**. Visit [doyouix.com](http://doyouix.com) for more information. **do you i[x]?**

\*members under 18, you'll need a joint owner on the account.

powered by

georgia's own credit union

Coupon valid from 12/1/10 to 4/30/11 - GSUFUIXS

# Take the \$500 Challenge

***Keep Your Car. Trade Your Loan. If we can't lower your monthly payment, we'll give you \$500\*!***

These days, even small savings can make a significant impact to your family's budget. That's why Georgia's Own Credit Union urges you to take the \$500 Challenge. If you financed your vehicle somewhere other than with the Credit Union, we'll lower your payment or give you \$500\*.

If we are unable to beat your current rate, we may be able to extend your term to lower your payment. While extending your term may ultimately result in added interest costs, the money you save on a monthly basis may help offset the rising cost of necessities, like gas and groceries.

To take advantage of this offer, stop by any branch office or call 404.874.1166, 800.533.2062 option 5. Please have your rate, terms, lender's name, and payoff information available. Offer subject to withdrawal at any time without notice.

Please refer to *code*: GSUFCU500 - coupon valid from 12/1/10 to 4/30/11.

\*Offer valid only on vehicles financed with another financial institution. Existing GSUFCU loans are not eligible. In order to collect the \$500 incentive, member must qualify for loan under normal underwriting standards, including value of auto. Member is responsible for any tax consequences.



Georgia's Own

Get a **\$50** Gift Card

when you switch to  
**Georgia's Own  
Credit Union**  
for your auto  
lending needs.

GEORGIA'S



Loan must be a refinance from another institution or a purchase of a new or used vehicle (no existing Georgia's Own or GSUFUCU loans). Must qualify under normal underwriting guidelines.. Offer expires April 30, 2011, and coupon must be presented to the Credit Union. Stop by one of our Branches, visit [georgiasown.org](http://georgiasown.org) or call **404.874.1166** or **800.533.2062**.  
*Coupon valid from 12/1/10 to 4/30/11 - GSUFUCUL50*

GEORGIA'S OWN CREDIT UNION

# Home Improvement Gift Card\*

Name \_\_\_\_\_

Day Phone \_\_\_\_\_

Account Number \_\_\_\_\_

\*Coupon valid with loan approval on a First Mortgage or Refinance at Georgia's Own Credit Union. Please present when applying.

*coupon valid from 12/1/10 to 4/30/11 - GSUFCH1100*

GEORGIA'S OWN CREDIT UNION

# Get 1,000 (or more)

# VISA® Bonus Points

Name \_\_\_\_\_

Day Phone \_\_\_\_\_

Account Number \_\_\_\_\_

Open a new VISA® Platinum Account, and get 1000 free Bonus Points plus 1000 extra Bonus Points for every \$1000 transferred from another credit card or loan.\* (One time offer - balance transfers do not normally earn Bonus Points.) If you already have a GSUFUCU/GOCU Visa®, earn 1000 Bonus Points for every \$1000 transferred from another credit card or loan.\* Coupon must be presented with VISA® application and may not be used in conjunction with any other offer.

\*Existing GSUFUCU/GOCU credit cards and loans do not apply.

*coupon valid from 12/01/10 to 4/30/11 - GSUFUCU1000*

