

Electronic Disclosure Agreement

As used in this Agreement, the words “we”, “our”, “us” and “Credit Union” mean Georgia’s Own Credit Union. “You” and “your” refer to the account applicant(s) or owner(s).

This consent to receive disclosures in an electronic format applies only to your initial Membership and account opening disclosures. You have the right to withdraw your consent to receive this electronic disclosure by not proceeding further with the application. Should you choose to withdraw your consent to receive this disclosure in electronic format, you can reapply for membership in person, by telephone, or by fax.

You consent to receive disclosures related to establishing your Membership and opening accounts with us in electronic format and verify that you have the necessary equipment to view and save the following: (i) this agreement; (ii) the Member Services Guide (containing the Privacy Disclosure, Membership and Account Agreement, Funds Availability Policy Disclosure, Electronic Fund Transfers Agreement and Disclosure, LOANLINER® Credit and Security Agreement, VISA® Gold and VISA® Platinum Credit Card Agreement, Billing Rights Notice and the Credit Life / Credit Disability Certificate of Insurance (iii) Truth-in-Savings Disclosure; (iv) Loan Addendum; and (v) any other agreements or documents related to opening the account(s).

You may request paper copies of the related disclosures by calling (404) 874-1166 or (800) 533-2062. Paper copies will be provided to you, upon request, at no charge.

You may access the disclosures as PDF documents. To access disclosure documents online you must have a computer, Internet access, a web browser, and a printer or ability to download the disclosures for your records. The minimum standards are: Adobe Acrobat Reader software, 4.0 or higher, and an internet browser using 128 bit encryption or higher.