

Commercial Services

For more than 87 years, we've worked to help Georgia succeed and are proud to do so as a full-service, not-for-profit, financial institution owned by its members, for its members. That's Banking on Purpose.

Own

GEORGIA'S OWN
CREDIT UNION

About Us

Georgia's Own Credit Union has been a source of full-service banking and financial solutions for Georgians since 1934. Because we're owned by and report to our members, we provide lower loan rates and fewer and lower fees, which amounts to significant savings for families and businesses across the state.

Georgia's Own is a strong institution with 9.63% net worth (10.79% when compared to March 2020 assets) providing members with 60 product offerings for their banking needs. We serve Metro Atlanta and surrounding areas, along with Savannah, Albany, and Augusta, through our 31 branch locations, contact centers, 24/7 phone banking, as well as mobile, tablet, and online banking platforms.

Visit georgiasown.org to learn more about our purposeful impact to the state, variety of lending and savings options, and community activities.



Federally Insured by NCUA

Who We Are:

Georgia's Own is a not-for-profit financial institution providing personal and business solutions.



206,200+ members
3,850+ business members
530+ employees
\$3.2 billion in assets

How We Help Georgia's Own Businesses:

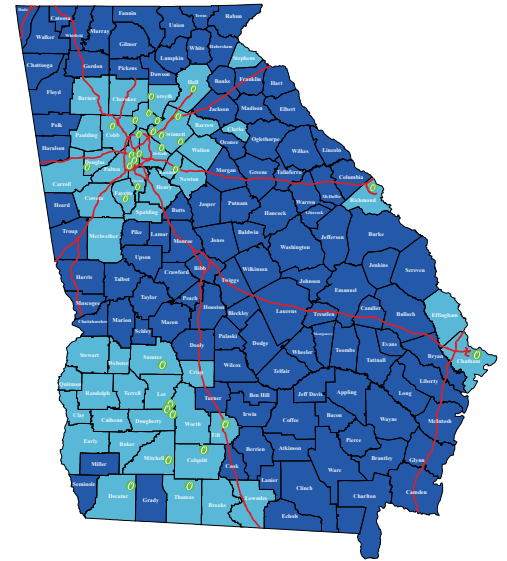
Georgia's Own fuels the state's economy by providing affordable access to credit to help businesses continue growing.



250+ million through 650+ commercial loans
31.9 million through 15 SBA and USDA loans
16 million through 550+ PPP loans

Where We Are:

Georgia's Own has 31 convenient locations across the state, serving 48 counties.



31 Branches

What We Provide to Keep Our Businesses Thriving:

Georgia's Own offers a suite of products to help businesses flourish, including a variety of deposit products, treasury management solutions, low-cost loan options, and SBA loans.

Deposit Products:



Georgia's Own provides various **deposit products** to help local businesses succeed, including business checking accounts, business savings accounts, money market accounts, certificates of deposit (CDs), and treasury management solutions to oversee cash flow.

Commercial Loan Products:



For businesses needing capital, Georgia's Own has a number of **low-cost loan options**, including commercial mortgages, commercial auto loans, term loans, and lines of credit. Loans are tailored to fit businesses' needs and have a **variety of terms and rates** to **enhance operating efficiency**.

SBA Lending:



Georgia's Own is an **approved Small Business Administration (SBA) lender**. The **SBA 7(a) program** enables borrowers to obtain long-term operating capital at a fair cost. The **SBA 504 program** allows business owners to finance tangible assets with a fixed rate and up to 90% financing. We also helped **550+ businesses** secure more than **\$16 million** in **PPP loans**.

Managing and Maximizing Cash:



Georgia's Own offers an innovative array of cash management services to **keep your business running efficiently and securely**. Manage your cash flow with our merchant services, ACH services, Paychex® payroll services, Business Deposit Capture, and wire transfers.

Commercial Lending Solutions and Products:

Georgia's Own Credit Union is here to assist with your business lending essentials. Whether financing is needed to fulfill that large order for a key customer each year or you want to own the warehouse space that you have been renting, let us show you how we help our business members achieve our mission of Banking on Purpose.

Lines of Credit

Commercial lines of credit used for short-term, working capital needs and enhancing your company's operating efficiency

- Loans for working capital, parts, and equipment
- Customized structures to fit your business needs
- Local decision making

Term Loans

Loans for new equipment, new or used vehicle loans, and syndication/participation loans

- Funding for a wide range of commercial needs
- Refinance options available

Commercial Real Estate Lending

Real estate acquisition loans and refinances, business expansion loans, and construction loans

- Markets include medical offices, office and industrial spaces, plus other real estate submarkets
- Variable and fixed-rate options

SBA and USDA Loans

Georgia's Own is an approved SBA and USDA lender

- Government Guaranteed Loan benefits include lower interest rates and less restrictive credit guidelines and terms

Business Depository and Treasury Management Solutions:

Georgia's Own has a variety of options to help your business reach its financial goals while giving you easy access to your hard-earned money with our business checking, savings, CDs, and money market accounts. As your business grows, so will your needs.

Standard Business Account Features:

- Online and mobile business banking
- Visa® Business debit card
- eStatements

These standard features complement the account that fits your business.

Additional Business Services:

- Wire transfers
- ACH origination
- HR services
- Payroll services
- Merchant services

Our commercial lenders can prepare customized recommendations based on your company's specific cash management needs.

Financial Education Center:

- Georgia's Own offers free, interactive videos to help you manage your small business. Visit <https://georgiasown.everfi-next.net/welcome/georgiasownpartners-achieve> to discover more.

Ready to get started? Contact the Commercial Lending Group today at **businessservicesupport@georgiasown.org** or **404.874.1166**, ext. **3844**.

History of the Commercial Lending Group:

For more than 85 years, Georgia's Own has been part of the financial services industry in the Atlanta market. During most of that time, our focus was primarily on our members' personal banking needs. As the organization grew and our members' needs evolved, it presented an opportunity for us to also provide products and services for our members' businesses. Thus, the Commercial Lending Group (CLG) formed in 2012. The strategy of the CLG currently includes the origination of business loans, commercial loans, and purchased participations. As the Commercial Lending Group looks to the future, we are excited by the prospect of continuing to provide quality service to our members by becoming a one-stop shop for all their banking needs, both personal and business.