

OTHER CHECKING

i[check]* - Get control of your money with an i[check] account from Georgia's Own Credit Union. i[check] is available for young adults, ages 14 to 25.

Resolution Checking - If you're looking for a checking account that's easy, convenient, and will assist you in re-establishing your financial position, Resolution Checking** from Georgia's Own Credit Union is a great choice. Visit your nearest branch location or call Georgia's Own Credit Union to find out more about the advantages of this account.

BALANCE Financial Fitness

Whether you're interested in developing a workable spending and savings plan, getting out of debt, taking a look at your credit report, buying a home, or planning for your financial future, Georgia's Own Credit Union wants to help. That's why we've provided access to free and confidential financial counseling and education through BALANCE. To get started, visit our resource center at georgiasown.org.

Security

Deposits at Georgia's Own Credit Union are insured to \$250,000 by the National Credit Union Administration (NCUA), an agency of the Federal Government. IRAs are insured separately to \$250,000 by NCUA.

*Members under 18 must have an adult joint on the account. **Must be 18 and in good standing with the Credit Union. Per cleared check fee applies.

Contact Us

Member Services

404.874.1166 (Local)
800.533.2062 (Nationwide)
8 AM - 6 PM Monday - Friday
9 AM - 1 PM Saturday

TELE-TALKPlus

404.874.0242 (Local)
800.533.3817 (Nationwide)
24-hours a Day

24-hour Loan Service

404.874.1166 (Local)
800.533.2062 (Nationwide)
georgiasown.org

Mortgage Department

404.874.1166 (Local)
800.533.2062
8 AM - 5 PM Monday - Friday
georgiasown.org

VISA Department

404.874.1166 (Local)
800.533.2062
8 AM - 5 PM Monday - Friday
georgiasown.org

View all of our product brochures online at georgiasown.org/brochures

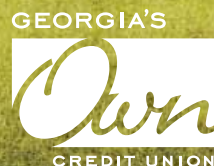
Checking Accounts



11/15



Federally Insured by NCUA



P.O. Box 105205
Atlanta, GA 30348
georgiasown.org





All Access Checking & VISA® Debit Card

All Access Checking is revolutionizing money management by bringing you everything that's good about checking. Enjoy all of the perks that a checking account can offer, and none of the unnecessary fees. Plus, you can complement your All Access Checking Account with your VISA® Debit Card. Use it just like you would a check -- to make purchases or pay for goods and services anywhere that VISA is accepted.

Choose what's right for you:

- All Access Checking is our standard checking account for most members
- i[check] is designed for members between the ages of 14 and 25*
- Resolution Checking is designed for members looking to re-establish their credit

*Members under 18 must have an adult joint on the account.

Georgia's Own All Access Checking Account has the following benefits:

- No monthly service fees
- Free and unlimited ATM withdrawals*
- Dividends paid on every dollar
- Overdraft Services**
- Free Online Banking
- Free Bill Pay
- VISA® Debit Card
- No minimum balance or direct deposit requirement
- **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 85,000 surcharge-free ATMs, located in places like Target, Costco, and CVS.

VISA® Debit Card

Visa debit cards are a convenient and secure way to pay anytime, anywhere.

- Rest easy knowing that using your debit card is safer than carrying cash. There is \$0 liability if loss or theft of card is reported immediately; \$50 liability otherwise.
- Have convenient access to your money. Your VISA® Debit Card doubles as your ATM card.
- Track transactions and balances easily online or on your mobile phone

*Other fees may apply. **Overdraft Services are available to members 18 and older who are in good standing with the Credit Union. We may approve certain transactions that overdraw your account. An overdraft fee of thirty (\$33.00) dollars may be charged for each transaction that overdraws your account. The categories or types of transactions that may overdraw your account include payments, purchases and transfers. Whether your overdrafts will be paid or not is in our sole discretion and we reserve the right not to pay the overdraft. For example, we typically do not pay overdrafts if your account is not in good standing or if you have too many overdrafts. We reserve the right to require you to repay your overdrafts immediately or on demand. Read the full Overdraft Services Disclosure here.

Choose CREDIT over DEBIT

Use your signature for all your debit card purchases! When you use your pen instead of your PIN and sign for your debit card purchases, you have the right to dispute card charges. It provide another verification tool to combat fraud.

HOW? Using your signature is easy! Simply follow these steps:

- When you are asked for your PIN number or prompted to choose "credit" or "debit," choose "credit" and sign.
- Be sure to sign the sales receipt when available. In some cases, you won't need to sign a sales receipt, such as paying for gas at the pump. Just choose "credit" and you will receive the same benefits.

Opening Your Account is Easy

There are three ways to apply:

1. **Online** at georgiasown.org
2. **In person** at any Georgia's Own branch office
3. **By phone** at 404.874.1166 or 800.533.2062

You must be a member with the \$5 share requirement in your base savings account. Family members may also apply to open checking accounts once they have opened their own account and met the \$5 share requirement.

If you are switching your checking account from another financial institution, **ask for our Switch Kit**, which makes closing your old account, and transferring automatic payments easier.

Establish Direct Deposit

To set up a direct deposit:

- Simply provide your employer our Routing and Transit number, which is 261071438.
- You will also need to give them your Georgia's Own Checking Account number.