



Georgia's Own Credit Union
1155 Peachtree Street, Suite 400
P.O. Box 105205
Atlanta, GA 30348
tel 404.874.0777
toll-free 1.800.533.2062
georgiasown.org

Dear Valued Member,

I am pleased to announce that the proposed partnership between GPC Credit Association and Georgia's Own Credit Union was overwhelmingly approved during a special vote by the GPC Credit Association membership on Thursday, September 17. The merger will officially commence on October 1, 2009, yet you should continue to conduct your Credit Union business as you normally would until your accounts are merged into Georgia's Own structure, which should take place at the end of November.

For your convenience and information, a special welcome kit from Georgia's Own will be sent to you during the month of November. This kit will include a complete listing of Georgia's Own products and services, branch locations, updated account information and enhanced access instructions.

In addition to our expansive product offering including Health Savings Accounts, a wide array of savings certificates, money market accounts, a variety of IRA solutions, and interest-bearing checking, we are also proud to serve our members through a wide array of conveniences such as 20 branch locations -many with Saturday hours- free Home Banking and Bill Pay, and access to over 50,000 surcharge-free ATMs. Be assured that your funds continue to be insured by NCUA for up to \$250,000, with retirement accounts insured separately up to the same amount. You can also rest easy knowing that your Credit Union is extremely healthy and continues to grow in both membership and assets.

It is our distinct honor to welcome you into the Georgia's Own community, and we very much look forward to serving you. Many of the same friendly employees that you've come to know as a member of GPC Credit Association stand ready to assist you, both over the phone at 404-835-8960 or 866-517-5152 (outside Atlanta), as well as at the existing GPC Credit Association branches.

Thank you, and again, welcome.

A handwritten signature in black ink that reads "Charlotte S. Ayers".

Charlotte S. Ayers
President & CEO