



Georgia's Own Credit Union
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Dear Valued Member,

I am pleased to announce that the proposed partnership between The Thrift Credit Union (TCU) and Georgia's Own Credit Union was overwhelmingly approved during a special vote by the TCU membership on Wednesday, December 28, 2011. The merger was effective as of December 31, 2011. However, you should continue to conduct your Credit Union business as you normally would until your accounts are merged into Georgia's Own Credit Union's computer system, which is scheduled to take place at the end of June 2012.

For your convenience and information, a special welcome kit from Georgia's Own will be sent to you during the month of June. 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 Georgia's Own Credit Union's 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 multiple conveniences, such as 25 branch locations (many with Saturday hours), free Online Banking and Bill Pay, and access to over 71,000 surcharge-free ATMs. We are also happy to announce that effective January 1, 2012, cash is available for withdrawal every weekday at the TCU branch, and TCU members have access to their accounts at more than 4,400 shared branch facilities through the Credit Union Service Center network. Beginning February 6th, the TCU branch will change their hours to Monday – Friday, 9:00a – 4:00p. 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. All of the same friendly employees that you've come to know as a member of TCU stand ready to assist you, both over the phone at (404) 733-0640 or (888) 847-4382 (outside Atlanta), as well as at the existing TCU branch.

Thank you, and again, welcome!

A handwritten signature in black ink that reads "Dave Preter".

Dave Preter
President & CEO



Federally Insured by NCUA

