



It's Your Future...Own It!

October 2012

A Message from Our President



Dave Preter, President & CEO

For many of us, Autumn is our favorite time of year. It's an exciting mix of scholastics, sports, and, thankfully, cooler weather. At Georgia's Own, some of our most anticipated events are taking place this fall. Take a look...

We're Giving You All Access

Once again, Georgia's Own has partnered with Q100 to give you All Access to your favorite shows and concerts. When you make a loan request during the months of October and November, you'll be automatically entered to win two tickets to see Justin Bieber at Philips Arena on January 23rd, plus dinner and limo transportation.*

International Credit Union Day

Georgia's Own will celebrate International Credit Union Day on October 18th. Join us, along with 186 million others worldwide, in celebrating the positive impact of credit unions in the lives of members. This year's theme is *Members Matter Most*, and that philosophy could not resonate more than at

Georgia's Own Credit Union. Thank you for your patronage and for supporting the Credit Union movement.

For the Sports Fans Out There...

Like you, we love our local teams. In addition to our inaugural year as a partner with the Atlanta Braves, Georgia's Own is once again proud to be the official Credit Union of Georgia State Athletics.

*NO PURCHASE NECESSARY. Must be 18 years of age or older. Promotion period begins at 12:01 a.m. on October 1, 2012 and ends at 11:59 p.m. on November 30, 2012. By submitting any entry, you agree to be bound by the Official Rules. Contact the Credit Union at 800.533.2062 or locally at 404.874.1166, or write us at Georgia's Own Credit Union: Attn: Marketing/ All Access, P.O. Box 105205, Atlanta, GA 30348 to obtain a complete copy of the Official Rules for this promotion. Entry in this promotion or acceptance of any prize constitutes acceptance of the Official Contest Rules. Georgia's Own cannot be held responsible for any action or damages arising from use of any prize.

Community Involvement

Here are some of the organizations we were proud to support during the 3rd quarter of 2012.

- 9/11 Thank You to Firefighters
- Action Ministries
- Alpharetta Youth Football Association
- Archer High School Cheerleading/Touchdown Club
- Back to School Drive benefitting the United Way of Forsyth
- Bert's Big Adventure
- CU for Kids Bowl-A-Thon benefitting CMN
- GSU's Community Plunge Event
- Lionheart Theatre Production of Jungle Book
- Norcross Foundation for Excellence
- Norcross Touchdown Club
- Park Springs Casino Night benefitting the Alzheimer's Foundation
- Team USA

Members as of August 31, 2012
176,286

Asset Size as of August 31, 2012
\$1,742,459,554

We've Gone Green



coindexer.com

Our popular children's program, The Coindexer Club, includes an educational and entertaining website designed to improve a child's knowledge of money. We're proud to announce that participation on the site is now free to all our members. Simply visit www.coindexer.com and start your child's adventure today!

Savannah Branch Closing

Our Savannah Whitaker Branch, located at 10 Whitaker Street, will be moving to a new location. The staff of that location will temporarily join their neighbors at the Savannah-Mall branch while we are relocating our Whitaker office. In addition to branch access at our Savannah-Mall location, members in the area can continue to utilize our free online banking and bill pay, our expansive network of ATMs, TELE-TALK*Plus*, and three CU Service Centers available through GeoVista Credit Union. We apologize for any inconvenience and thank you for your continued support.

..and speaking of green

Mortgage rates are at record-lows. If you are in the market for a new home, Georgia's Own Credit Union offers a variety of mortgage loan products and terms to meet your needs.

- Fixed-rate Mortgages
- Adjustable Rate Mortgage (ARMs)
- First-time Home Buyer Loans
- Jumbo Loans

Home Equity Loans & Refinances Available

Already have a mortgage with another lender? Whether you're looking to take advantage of the equity you have built up in your existing home, or refinance your loan for a lower rate or lower monthly mortgage payment, Georgia's Own can help.

To speak with a Georgia's Own Mortgage Representative, call 404.874.1166 or visit georgiasown.org.



Federally Insured by NCUA



The Ultimate Car Buying Experience

If you're in the market for a new or 'new to you' car, look no further than Georgia's Own Carfinder* to help you enjoy a car-buying experience that puts you firmly in control. Carfinder makes it easy to find the best new and pre-owned cars. Plus, we've thrown in a few special features to make your experience even better!

- Earn a 0.50% rate discount** when you choose Georgia's Own Carfinder through October 31st
- Receive your own UGA commemorative coin and flip to save even more!***

Get pre-approved today. Call 404.874.1166 (800.533.2062) or visit georgiasown.org.

*In connection with these car sales: there is no warranty, guaranty, or indemnity on the part of this Credit Union either expressed or implied. **Restrictions apply. Discount only applicable on loans for autos purchased through Georgia's Own Carfinder and financed with Georgia's Own. Offer may be withdrawn without notice. Subject to credit approval. Loan rate cannot fall below 1.69% APR. Please contact a Loan Officer for details. Cannot be combined with other offers. ***Available at time of loan closing. While supplies last.



Win a Shopping Spree

...and earn double ScoreCard® Bonus Points when you use your Georgia's Own Visa® Credit Card!



ScoreCard® has a new Holiday Shopping Spree Sweepstakes running from September 1st – October 31st. It's a chance to win a \$5000 Visa gift card for a holiday shopping spree. For details or to enter, visit scorecardrewards.com.

That's not all! When you use your Georgia's Own Visa Credit Card, earn double ScoreCard Bonus Points* on the things you purchase most. In October, earn double points on food and dining. In November and December, earn double points on holiday shopping.

*Brand and/or reward options are subject to change without notice. All Credit Union conditions are subject to change at any time without notice. Georgia's Own Credit Union does not determine what category a merchant is included nor whether merchants correctly identify and bill transactions as being made at locations in each particular category. Not applicable on Visa Classic or Visa Classic Secured Credit Cards.

Important Notice

Deposit Product Updates

As of December 1, 2012, two changes for new and existing accounts will take effect pertaining to certain deposit products at the Credit Union:

- Dividend rates for all share accounts* will now be based on the following tiered structure: \$0-\$50,000, \$50,000-\$100,000 and \$100,000+, with the rates ascending respectively.
- The early withdrawal penalty for new Savings Certificates and IRAs will now be structured as follows:

Term	Days' Interest Assessed
12 months or less	90
13-24 months	180
25-36 months	270
37-48 months	360
49-60 months	450

For all accounts, you have a grace period of ten (10) calendar days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty.

*Excluding minor and business share accounts.



Proud Partner of the Atlanta Braves

The Challenges of a Lengthy Retirement

Content developed by CUNA Brokerage Services, provided by Thad Guyton and Marlin Dayoub

Everyone hopes their retirement is healthy and happy and lasts as long as possible. The rapid pace of medical innovations plus healthier lifestyles have led to longer and healthier retirements than ever before. But a lengthy retirement is a double-edged sword that brings both rewards and challenges. Here are some of the issues you need to think about.

Social Security will pay you a monthly check as long as you live, but... not a very big check. Most everyone will need to supplement Social Security with withdrawals from their savings and investments.

Medicare health insurance kicks in at age 65, even if you claim Social Security early at age 62. Medicare is a good insurance program, but it does not cover everything.

Another factor is facing the possibility that you may not

be able to care for yourself at some point. Arranging for the care you may need in the future usually includes some long-term care insurance and/or planning.

To make sure you are prepared for both the opportunities and challenges of a long retirement, work with a financial advisor who understands the full impact.

Thad Guyton and Marlin Dayoub are Financial Advisors with Georgia's Own Investment and Retirement Services located at Georgia's Own Credit Union. If you have any questions, or would like to provide feedback, regarding the information presented in this article, you may contact Thad Guyton at 404.253.9702 or Marlin Dayoub at 404.253.9699. Representative is not a tax advisor or legal expert. For information regarding specific tax situations, please contact a tax professional. For legal advice, consult an attorney.

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CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. FR040818-753D

Staff Spotlight

This month, our staff spotlight is on Cindy Boyles, Senior Vice President of Organizational Development for Georgia's Own Credit Union.

Hometown: Dacula, GA

Alma mater: Georgia Tech. Go Jackets!

Number of years in the Credit Union industry: 10

The most rewarding part of the job: "Working so closely with the employees of Georgia's Own in an effort to better serve our members, as well as having the opportunity to celebrate the individual and collective achievements of our staff."

Hobbies & Interests: Football! I love to watch all football, from my twelve year old son's team (Go Paladins) to college and NFL. I also enjoy spending time with my family, reading, and outdoor activities.



Cindy Boyles, Senior Vice President of Organizational Development

Request a Loan for All Access

We're Giving You All Access
...to more events and a chance to win tickets to see Justin Bieber, plus limo ride and dinner, January 23, 2013!*



*visit georgiasown.org for details

Georgia's Own Mission Statement

We stand for the prosperity of our members.