

GEORGIA'S

*Own*

CREDIT UNION

# *Owner's Manual*

## ***About Georgia's Own***

Welcome to Georgia's Own Credit Union. We are a full service, not-for-profit financial institution founded in 1934. With more than 135,000 members and \$1.4 billion in assets, Georgia's Own is one of the strongest, largest and most trusted financial institutions in the state.

In addition to the 400+ sponsor groups served by Georgia's Own, residents of Cherokee, Chatham, Cobb, DeKalb, Douglas, Fulton, Gwinnett, Hall, Richmond and Rockdale counties are part of the Credit Union's field of membership. Georgia's Own currently has 20 branch locations, provides free, 24/7 home banking, phone service and bill pay, features a comprehensive call center, and offers over 50,000 surcharge-free ATMs. The Credit Union is also part of the CU Service Center Network, which enables members to conduct their credit union transactions at more than 3,500 locations throughout the country. Deposits at Georgia's Own are federally insured by NCUA for up to \$250,000 with retirement accounts being insured separately up to the same limit.

Much of the Credit Union's resources are organized around fostering innovation, providing continuous learning opportunities, developing lifelong relationships with members, proactively identifying new market opportunities, ensuring financial stability and exemplifying social and environmental responsibility. Beyond these guiding principles, the Credit Union operates according to the following core tenets:

*We Stand for the Prosperity of Our Members;*

*We Stand for Unmatched Service; and*

*We Stand for a Healthy Planet.*



## Accessibility

We pride ourselves on making access to your account readily available, no matter how you choose to manage your finances. From our convenient eServices and 20 branch locations to our more than 50,000 surcharge-free ATMs and our participation in the CU Service Center Network - giving you access to 3,500+ CU Service Center Outlets throughout the country - you're never far away from your Credit Union.

**Member Services:** 404.874.1166, 800.533.2062

**TELE-TALKPlus:** 404.874.0242, 800.533.3817

**VISA Department:** 404.874.1166, 800.533.2062

**General Offices:** 404.874.0777

**Mortgage Department:** 404.874.1166, 800.533.2062

**24-hour Loan Service:** 404.874.1166, 800.533.2062

## Physical Locations:

### Alpharetta Branch\*

5825 Windward Pkwy.  
Alpharetta, GA 30005

### AT&T Midtown Center Branch

675 W. Peachtree St. NE  
Concourse Level  
Atlanta, GA 30308

### Century Center Branch

2200 Century Pkwy., Suite 4  
Atlanta, GA 30345

### Douglasville Branch

7421 Douglas Blvd., Suite P  
Douglasville, GA 30135

### Gainesville Branch\*

475 Dawsonville Hwy., Suite F  
Gainesville, GA 30501

### Lilburn Branch\*

4382 Lawrenceville Hwy.  
Lilburn, GA 30047

### Marietta Branch\*

401 Cobb Pkwy. N  
Marietta, GA 30062

### Morrow Branch\*

7197 Hwy. 54  
Morrow, GA 30260

### Norcross Branch\*

4830 Peachtree Ind. Blvd.  
Norcross, GA 30071

### Above Branch Hours

*M-Th: 9 am-4 pm, F: 9 am-5:30 pm, Sa: 9 am-5 pm (Morrow), \*Saturday Branches: 9 am-1 pm*

### **Northlake Branch**

1979 Lakeside Pkwy.,  
Suite 100  
Tucker, GA 30084

***M-Th: 9 am-4 pm, F: 9 am-5:30 pm  
S: 9 am-1 pm***



### **Campanile Branch**

1155 Peachtree St.  
Lobby - 1st Floor  
Atlanta, GA 30309

### **Inforum Branch**

250 Williams St., Suite B300  
Atlanta, GA 30303  
(closed 1:30-2:30 for lunch)

### **Lindbergh Branch**

575 Morosgo Dr.  
Atlanta, GA 30324

### **Perimeter Branch**

1117 Perimeter Center W  
Suite E102  
Atlanta, GA 30338

### **Savannah Whitaker St. Branch**

10 Whitaker St., Suite A  
Savannah, GA 31401

### **Above Branch Hours:**

***M-F: 9 am-4 pm***

### **Augusta Branch**

1347 Augusta W Pkwy.  
Augusta, GA 30909

***M-W: 9 am-4 pm***

***Th-F: 9 am-5:30 pm***

### **Conyers Branch**

620 Sigman Rd., Suite 100  
Conyers, GA 30013

***M-Th: 8:30 am-4 pm***

***F: 8 am-4:30 pm***

### **Savannah Mall Blvd. Branch**

401 Mall Blvd.  
Savannah, GA 31406

***M,Th: 9 am-5 pm***

***T,W: 9 am-4 pm***

***F: 9 am-6 pm***

***S Lobby: 9 am-1 pm***

***S Drive-thru: 9 am-2 pm***

### **Macy's Service Center\*\***

4401 Sarr Parkway  
Stone Mountain, GA 30083

***M, W, F: 8:30 am-4 pm***

***closed 1:30 pm-2 pm***

### **Macy's Systems & Technology (MST)\*\***

5985 State Bridge Rd  
Duluth, GA 30097

***M-F: 8:30 am-4 pm***

***closed 1:30 pm-2 pm***

\*\* Restricted Access

## ***Surcharge-free ATM Access and CU Service Center Access***

Georgia's Own offers access to more than 50,000 surcharge free ATMs, as well as over 3,500 CU Service Center Outlets throughout the country, where you can conduct the majority of your Credit Union business. To find a CU Service Center location near you or for information on one of our 50,000+ surcharge-free ATMs, visit [georgiasown.org](http://georgiasown.org).



## ***eServices***

No more waiting to get information about your accounts, transfer funds, or make loan payments. Online Banking gives you a fast and easy way to do these things and more, 24 hours a day / 7 days a week, anywhere you have access to the Internet.

To save you both time and money and to protect the environment, Georgia's Own highly recommends Bill Pay and eStatements. For more information on Bill Pay, go to our Online Bill Pay information page and for more information on eStatements, go to our eStatement information page at [georgiasown.org](http://georgiasown.org).

## ***Products/Services Overview***

**Did you know that the average active Georgia's Own household saves hundreds of dollars each year?** If you are not already taking full advantage of your membership, reconsider. From refinancing a vehicle that is currently financed elsewhere to debt consolidation through a home equity line of credit, chances are we can help you enjoy a significant monthly savings. Give us a try! Below is a list of our products and services to get you started.

### ***Savings Accounts***

Regular Savings  
Holiday Savings  
Money Market Accounts  
Savings Certificates  
Individual Retirement Accounts  
Health Savings Accounts

### ***Checking Accounts***

All Access Checking  
i[check] Checking  
Golden Bell Checking  
Visa® Check Card Services  
Overdraft Privilege  
ATM

### ***Loans***

New & Used Auto Loans  
Boat, RV & Motorcycle Loans  
ATV & Jet Ski Loans  
Farm Tractor Loans  
Savings & Stock Secured Loans  
Student Loans  
Day Notes  
CreditAble Loans  
Green Loans  
Lifestyle Loans

### ***Mortgage Loans***

1st Mortgage Loans  
Refinances  
ReadiEquity Line of Credit Loans  
Home Equity Fixed Rate Loans

### ***Credit Cards***

Visa® Platinum Card  
Visa® Gold Card  
Student Visa® Card  
Secured Visa® Card

*Apply for a loan 24/7 - online or over the phone.*

### **Special Services**

MEMBERS Financial Services\*  
Golden Bell Program  
I[x] Program for Teens & Young Adults  
Cub Club Program  
Car Solutions Auto Buying Service  
Extended Warranty Program  
Payment Protection Insurance

### **Electronic Services**

Georgia's Own Website -  
[georgiasown.org](http://georgiasown.org)  
Home Banking  
Bill Pay  
e-Statements  
TELE-TALKPlus - touch-tone  
phone service  
24-hour Visa® Phone Service  
24-hour Loan Service  
50,000 plus surcharge-free ATMs

### **Other Services**

LOANLINER® Lending Plan  
Electronic Direct Deposit

Payroll Deductions  
Traveler's Checks  
Cashier's Checks  
Free Notary Service  
Safe Deposit Boxes (select locations)  
Savings Bond Redemption  
Signature Guarantee Service  
Coin Counter (select locations)

\*Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SOPC, 2000 Heritage Way Waverly, Iowa 50677, toll-free (866) 512 6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the Credit Union.

***Change in Terms to  
Georgia's Own Credit Union  
Funds Availability Policy,  
Found on Page 15, Item 6 in the Enclosed  
Membership Agreement***

**Effective September 15, 2009**

6. DEPOSITS AT ATMS, SERVICE CENTERS, OUTLETS- Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. Funds from any deposits (cash or checks) made at ATMs we do own or operate will not be available for withdrawal until the second business day after the date of your deposit. All ATMs that we own or operate are identified as our machines. Funds from any deposit other than immediate credit items such as cash, government checks, Federal Reserve or Federal Home Loan Bank checks, or US Postal Money Orders made at teller assisted Service Centers or Outlets will not be available for withdrawal until the second business day after the date of your deposit.



# ***What You Need to Know and Do Next***

On August 31, 2009, your accounts will automatically be transferred to the Georgia's Own Credit Union system. **You do not have to do anything to initiate this change. We do ask, however, that you complete all sections of the documents entitled Account Form and LoanLiner® Open-End Plan Signatures and return them as soon as possible in the enclosed postage paid return envelope.**

- Savings - Your membership number will change, although your service will not be affected. Your new membership number may be found on the enclosed membership card. Your ATM card connected to this account will continue to work as normal.
- Savings Certificates and IRAs – As of September 1, 2009, your RECU Certificate and/or IRA Account(s) will be invested in a Savings Certificate with Georgia's Own at the same rate and term. If you don't yet have a Certificate or IRA Account, we have a wide-array of options, all offered at highly competitive rates and attractive terms. For details, visit [georgiasown.org](http://georgiasown.org) or call the Certificate/IRA Department at 404.874.1166 and select option 6, or outside Atlanta, dial 800.533.2062, option 6.
- All Account Transfers, Payroll & ACH deductions will continue to function just as they were set up at RECU.
- Checking - Your Checking Account Number, ATM and Debit Card Number will not change. You may continue to use both as you normally would to transact your business.

If you do not already have a checking account with RECU, now's a great time to switch. In addition to free and unlimited ATM withdrawals, the ability to earn interest and pay no monthly service fees, our checking accounts come with \$800 Overdraft Privilege\* for those 18 years and over who qualify.

- 24/7 Audio Response – For expedient access to your new accounts, Georgia's Own invites you to use Tele-Talk Plus, our Voice Response System. If you run into problems using your current Quik Serv password on our advanced Tele-Talk Voice Response System, give us a call at 404.874.1166 or 800.533.2062 and we will establish a new one for you. If you are not taking advantage of this service, contact us to establish your inquiry access. Once established, a signature card will be sent to you for verification. Upon receipt and verification, we will increase your service level to include monetary transactions, as well as inquiries.
- Home Banking – After August 31, 2009, if you were set up for Home Banking at RECU, your home banking service with Georgia's Own will be established and ready for your use. To access home banking, go to Account Login on the left-hand side of our home page at [georgiasown.org](http://georgiasown.org). You will need your Online ID, which is the account number shown on the enclosed membership card, along with your password. If you run into problems using your current RECU Home Banking password, contact us for assistance. If you are not already signed up for Home Banking with RECU, get started today. Simply stop by any branch office or call 404.874.1166, 800.533.2062.

\*Overdraft Privilege is available to members 18 and over who are in good standing with the Credit Union. We may approve certain transactions that overdraw your account. An overdraft fee of twenty-five (\$25.00) 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.

- eStatements – If you are already enjoying the convenience of eStatements, you should not experience any disruption to your service. If you are not taking advantage of the ability to view your statements electronically and see copies of your checks online, simply login to home banking and click on the Services tab. Then select Register for eStatements. (You must sign up for home banking prior to signing up for eStatements.) You'll be doing both yourself and the environment a favor.
- Bill Pay – Georgia's Own Online Bill Pay is the safe, simple, and secure way to pay your bills electronically. Bill pay is free to all Georgia's Own members. To start using bill pay, you must have a Georgia's Own Checking Account and be enrolled in home banking. Simply log-in to home banking and click on the bill pay tab to register if you don't already have this convenient service. If you are already enjoying bill pay, here are a few things you'll need to know.

In RECU's current system, you must enter a date several days before the actual due date of the bill to allow for processing time. You will need only to enter the due date of the bill and the bill is guaranteed to be paid on that date, as long as the bill payment is scheduled in a timely manner.

Any payment that has previously been scheduled to process on 8/31 - 9/3, will reach the biller on 9/4; please adjust the process date back a few days now for any payments in this date range if the payment would need to arrive before 9/4.

Going forward, payments cannot be scheduled on the weekend or a holiday. If a recurring payment falls on a weekend or holiday, it will be made the next business day.

To allow for a smooth transition, the Bill Pay service will be unavailable beginning 8/27 until 9/1. We apologize for any inconvenience.

If you already use the Bill Pay service, we will mail additional information to you on the Georgia's Own Bill Pay System in August.

- Loans – If you already have a loan with RECU, the terms of your contract will not change; in other words, unless your loan contract with RECU states differently, you will have the same due date and payment amount. You can pay your bill from your Credit Union account over the phone, online or in person. If you don't already have an automated payment set up and would like to take advantage of this convenience, simply contact the Credit Union after September 1, 2009 at 404.874.1166 or 800.533.2062.

To facilitate any new loan requests, be sure to complete the LoanLiner<sup>®</sup> Open-End Plan Signatures section of the previously referenced Account Form. If you have a loan at another financial institution, give us a call today. Chances are you could refinance and save.

- Visa<sup>®</sup> Credit Cards – For your convenience, your RECU Visa<sup>®</sup> credit card will continue to work as it normally would. You will keep the same account number and continue to enjoy the same great rates and perks.

# Take the \$500 Challenge

**Keep Your Car. Trade Your Loan. If we can't lower your monthly payment, we'll give you \$500\*!**

With gas prices affecting everything from food to employment, even small savings can make a significant impact to your family's budget. That's why Georgia's Own Credit Union urges you to take the \$500 Challenge. If you financed your vehicle somewhere other than with the Credit Union, we'll lower your payment or give you \$500\*.

If we are unable to beat your current rate, we may be able to extend your term to lower your payment. While extending your term may ultimately result in added interest costs, the money you save on a monthly basis may help offset the rising cost of necessities, like gas and groceries.

To take advantage of this offer, stop by any branch office or call 404.874.1166, 800.533.2062. Please have your rate, terms, lender's name, and payoff information available. Offer subject to withdrawal at any time without notice.

Please refer to *code*: RECU500.

\*Offer valid only on vehicles financed with another financial institution. In order to collect the \$500 incentive, member must qualify for loan under normal underwriting standards, including value of auto. Member is responsible for any tax consequences.



## Coupons

By completing the coupon below, I understand that the member who referred me will receive a \$10 deposit in his/her savings account for referring me to the Credit Union.

# GEORGIA'S OWN CREDIT UNION Refer a Friend and Earn Cash!

Fill out the information below and give this coupon to a friend, family or co-worker. When he or she joins the Credit Union, you will receive a \$10 deposit to your primary savings account. The new member will receive a \$5 deposit to his or her savings account. Attention New Members: Please call or stop by the Credit Union to receive a membership application and remit this coupon with the completed application. Or print an application from the Web at [georgiasown.org](http://georgiasown.org) and fax it with your coupon to 404.575.1813. You may also apply online and fax the coupon to the number above.

Existing Member's Name \_\_\_\_\_

Day Phone \_\_\_\_\_ Email \_\_\_\_\_

New Member's Name \_\_\_\_\_

Day Phone \_\_\_\_\_ Email \_\_\_\_\_

RECURF10

## Georgia's Own

Get a **\$50** Gift Card

when you switch to  
**Georgia's Own  
Credit Union**  
for your auto  
lending needs.



Loan must be a refinance from another institution or a purchase of a new or used vehicle (no existing Georgia's Own or RECU loans). Must qualify under normal underwriting guidelines. Offer expires December 31, 2009, and coupon must be presented to the Credit Union. Stop by one of our Branches, apply online at [georgiasown.org](http://georgiasown.org) or call 404.874.1166 or 800.533.2062.

RECU50

## Georgia's Own

# TAKES

with the new program for teens and young adults ages 14-25. when you open an *ifsave*\* account with **Georgia's Own Credit Union**, the first \$5 is on us—plus you'll get access to an interactive website, a quarterly magazine, video vignettes, events, giveaways, tools for financial planning and success and much more. Coupon must be presented to the Credit Union. Stop by one of our Branches, apply online at [georgiasown.org](http://georgiasown.org) or call 404.874.1166 or 800.533.2062. Visit [doyouix.com](http://doyouix.com) for more information. **do you i[x]?**

\*members under 18, you'll need a joint owner on the account.



powered by  
georgia's own credit union

RECUIX5

GEORGIA'S OWN CREDIT UNION

Get 1,000 (or more)  
VISA® points

Name \_\_\_\_\_

Account Number \_\_\_\_\_

Company Name \_\_\_\_\_

Open a new VISA® Platinum Account, and get 1000 free points plus 1000 extra points for every \$1000 transferred from another credit card or loan.\* (One time offer - balance transfers do not normally earn points.) If you already have an RECU Visa®, earn 1000 points for every \$1000 transferred from another credit card or loan.\* Coupon must be presented with VISA® application and may not be used in conjunction with any other offer.

\*Existing RECU/GOCU credit cards and loans do not apply.

RECUV1000

Save the Planet . . . Win \$1000!

Purchased your Own It! tee for only \$15, and not only will you be helping the environment but, you will be all set to vie for our quarterly contest for \$1000! *Doing something fun? Going somewhere exotic? Have someone snap a photograph of you in your Own It! tee, and send it to [marketing@georgiasown.org](mailto:marketing@georgiasown.org).* All photographs will be added to the slideshow seen on our web site, and the most creative submission will **win \$1000!**

See official contest rules at [georgiasown.org](http://georgiasown.org)



Proceeds go to the  
**PIEDMONT PARK CONSERVANCY**

GEORGIA'S OWN CREDIT UNION

off your closing costs\*

Name \_\_\_\_\_

Account Number \_\_\_\_\_

Phone Number \_\_\_\_\_

\*Coupon valid with loan approval on a First Mortgage or Refinance at Georgia's Own Credit Union. Please present when applying.

RECUCC100

