



GEORGIA'S OWN
CREDIT UNION

Owner's Manual



Federally Insured by NCUA



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 180,000 members and \$2 billion in assets, Georgia's Own is one of the strongest, largest, and most trusted financial institutions in the state.

In addition to account holders at State Bank of Georgia (SBG) and the 500+ sponsor groups served by Georgia's Own, anyone who lives or works in Barrow, Bartow, Carroll, Chatham, Cherokee, Clarke, Clayton, Cobb, Columbia, Coweta, Dekalb, Douglas, Effingham, Fayette, Forsyth, Fulton, Gwinnett, Hall, Henry, Meriwether, Newton, Paulding, Richmond, Rockdale, Spalding, and Walton counties are parts of the Credit Union's field of membership. Georgia's Own currently has 23 branch locations; provides free, 24/7 online banking, phone service, and Bill Pay; features a comprehensive call center; and offers more than 85,000 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 5,500 locations throughout the country. Deposits at Georgia's Own are federally insured by the National Credit Union Administration (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 responsibility. Beyond these guiding principles, the Credit Union operates according to the following core tenet: We stand for the prosperity of our members.

Georgia's Own exists to serve our members and offers many of the same products you see at banks and other financial institutions. One of the biggest differences between banks and credit unions is that credit unions are cooperatives, owned by their members instead of shareholders. As a member of Georgia's Own, you are part-owner of the Credit Union. As such, rather than returning our profit to investors, Georgia's Own returns its profit to you, our members, in the form of better rates and fewer fees.

A minimum deposit of \$5 in a base savings account is required to establish your membership. This \$5 refundable deposit represents your "share" in Georgia's Own, and is held on deposit as long as you are a member. If you already have a savings account with SBG, your savings account will be converted to a savings account at Georgia's Own, making you a member of the Credit Union. If you do not already have a savings account with SBG, one will be established for you at Georgia's Own.

Member Services: 404.874.1166 (800.533.2062)

Branch Locations

Alpharetta

5825 Windward Pkwy
Alpharetta, GA 30005
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

AT&T Midtown Center

675 W Peachtree St NE
Atlanta, GA 30308
M-F: 9:00am-4:00pm

Augusta

1267 Augusta West Pkwy
Augusta, GA 30909
M-Tu-Th: 8:00am-4:00pm
W: 8:00am-12:00pm
F: 8:00am-6:00pm

Buford

3360 Buford Dr
Buford, GA 30519
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

Century Center

2200 Century Pkwy, Suite 4
Atlanta, GA 30345
M-F: 9:00am-4:00pm



Conyers

1861 Hwy 138
Conyers, GA 30013
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

Cumming-Vickery Village

5860 Bond St
Cumming, GA 30040
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

Douglasville

5895 Stewart Pkwy
Douglasville, GA 30135
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

Fayetteville (SBG)

131 Gingercake Rd
Fayetteville, GA 30214
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm

Gainesville

475 Dawsonville Hwy, Suite F
Gainesville, GA 30501
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm

GPC Main

133 Peachtree St
Atlanta, GA 30303
M-F: 9:00am-4:00pm

Grayson

2437 Loganville Hwy
Grayson, GA 30017
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm

Lilburn

4382 Lawrenceville Hwy
Lilburn, GA 30047
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm

Lindbergh

575 Morosgo Dr
Atlanta, GA 30324
M-F: 9:00am-4:00pm

MST Duluth*

5985 State Bridge Rd
Duluth, GA 30097

Marietta

401 Cobb Pkwy N
Marietta, GA 30062
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

Morrow

7197 Hwy 54
Morrow, GA 30260
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm

Norcross

4830 Peachtree Industrial Blvd
Norcross, GA 30071
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm

Northlake

1979 Lakeside Pkwy, Suite 100
Tucker, GA 30084
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

Park Springs*

500 Springhouse Cir
Stone Mountain, GA 30087

Perimeter

1117 Perimeter Center W
Suite E102
Atlanta, GA 30338
M-F: 9:00am-4:00pm

Roswell

1184 Alpharetta St
Roswell, GA 30075
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm

Savannah Mall Blvd

401 Mall Blvd
Savannah, GA 31406
M-Th: 9:00am-4:00pm
F: 9:00am-5:30pm
S: 9:00am-1:00pm

**Restricted Access*

Products and Services Overview

Did you know that the average active Georgia's Own household saves hundreds of dollars each year? Below is a list of our products and services to get you started.

Savings Accounts

- Primary Savings
- Holiday Savings
- Money Market Accounts
- Savings Certificates
- Individual Retirement Accounts
- Health Savings Accounts

Checking Accounts

- Perks+ Checking
- All Access Checking
- Resolution Checking
- i[check] for Teens & Young Adults
- Visa® Debit Card
- Overdraft Privilege

Consumer Loans

- New & Used Auto Loans
- Boat, RV, & Motorcycle Loans
- ATV, Jet Ski, & Snowmobile Loans
- Savings Secured Loans
- Student Loans
- Day Notes
- Personal Loans

Mortgage Loans

- 1st Mortgage Loans & Refinances
- ReadEquity Line of Credit Loans
- Home Equity Fixed-Rate Loans

Credit Cards

- Visa Signature® Card
- Visa® Platinum Card
- Visa® Classic Card
- Student Visa® Card
- Secured Visa® Card

Special Services

- Georgia's Own Investment & Retirement Services*
- Coindexer Program
- Auto-Buying Service
- Loan Protection Services
- GO Financial Education

Business Services

- Primary Business Checking
- Preferred Business Checking
- Not-for-Profit Business Checking
- Business Savings
- Business Money Market
- Preferred Business Money Market
- Certificates of Deposit
- Merchant Services
- Online Business Banking
- Mobile Banking
- Business Debit Card

Electronic Services

- Online, Mobile, & Tablet Banking
- Bill Pay
- eStatements
- TeleTalk Plus (touch-tone phone service)
- 24-hour Visa® Phone Service
- 24-hour Loan Service

Other Services

- Direct Deposit
- 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.*

What You Need to Know and Do Next

As of September 17, 2018, 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 document entitled Account Form and return it as soon as possible in the enclosed return envelope.**

- **Account transfers and ACH deductions:** All account transfers and ACH deductions should continue to function just as they were set up at SBG.
- **Checking:** Your checking account number should not change. You will get a new debit card in September. Please follow the instructions to activate your new card. Your existing card will work prior to September 17th. After September 17th, you will need to use your new Georgia's Own debit card.
- **24/7 audio response:** As of September 17th, Georgia's Own invites you to use TeleTalk Plus, our voice response unit. To take advantage of this convenient option, call 404.874.0242 or 800.533.3817.
- **Online Banking:** As of September 17th, your Online Banking service with Georgia's Own will be established and ready for your use. **Your SBG username will stay the same and a new password will be mailed to you prior to September 17th. Your account information, including online banking and online transfers at SBG, will be available in Georgia's Own Online Banking system.** If you have not already signed up for Online Banking, register at georgiasown.org, stop by any Georgia's Own branch, or call us at 404.874.1166 or 800.533.2062.
- **eStatements:** With Georgia's Own Credit Union's free eStatements, you'll be able to view your statements electronically. To access eStatements you must be enrolled in Online Banking. Fees for paper statements may apply.

- **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. If you used Bill Pay with SBG, your billers and future scheduled payments will be converted to Georgia's Own Bill Pay. To start using Bill Pay, you must have a Georgia's Own checking account and be enrolled in Online Banking. Simply log in to Online Banking and click on the "Payments" widget to register and begin using Bill Pay.

Your Bill Pay with SBG will no longer be accessible after September 11th, and payments scheduled for September 12th, 13th, and 14th WILL NOT be made. Please plan to make other arrangements for payments that need to be made on those dates. Payments already set up for September 17th and later will be made as scheduled. SBG Bill Pay transaction history and eBills will not be converted, but **you may choose to download that history for your records prior to September 11th.**

- **Loans:** If you already have a loan with SBG, the terms of your contract will not change. Unless your loan contract with SBG states differently, you should have the same due date, payment amount, and loan number. You can pay your bill over the phone, online, by mail, 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 17th at 404.874.1166 (800.533.2062). **If you have loan payments set up electronically, please update the financial institution to Georgia's Own Credit Union (routing number 261071438).**

- **CDs and IRAs:** As of September 17th, your SBG CD(s) and/or IRA(s) will be invested in a Savings Certificate and/or IRA with Georgia's Own at the same rate and term. If you don't yet have a Savings Certificate or IRA, we have a wide array of options, all offered at highly competitive rates and attractive terms. Your first interest payment from Georgia's Own will be credited on September 30, 2018. Going forward, interest payments will be credited at the end of each month and at maturity. Depending on your account, you may see additional interest payments in September before conversion to Georgia's Own. Prior to maturity, you will receive a "Notice of Renewal" that will outline your new Savings Certificate/IRA terms.





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georgiasown.org