



Merger FAQs

IMPORTANT: The Three Rivers Credit Union branch office will be **closed July 31st through August 2nd. Online Banking will also be unavailable from July 31st through August 2nd. Bill Pay will be unavailable July 27th through August 2nd.**



Our planned system conversion is July 31 - August 3, 2020. That means in addition to the current locations available to you now, after the system conversion, you will have access to the 32 Georgia's Own locations in Southwest Georgia, metro Atlanta, Augusta, and Savannah, and more than 85,000 surcharge-free ATMs. You'll also be able to take advantage of the additional products and services that Georgia's Own offers, including mobile banking.

What do I need to do?

Please make sure that Three Rivers Credit Union has your updated mailing address, email address, and phone number on file. If your information is not up to date, this could affect your ability to receive critical information, receive deposits, and activate your debit card.

Will I still have free checking?

If you have a Three Rivers Credit Union checking account, your account will convert to a Georgia's Own All Access checking account on August 3rd. There is no monthly fee or minimum balance requirement for All Access checking. Similar to your accounts now, overdraft and other fees may apply.

Will my bills already set up in Bill Pay continue to be paid?

If you used Bill Pay with Three Rivers Credit Union, your billers and future scheduled payments will be converted to Georgia's Own Bill Pay. From July 27th through August 2nd, Bill Pay will be unavailable. All Bill Pay information will be available in Georgia's Own Bill Pay at georgiasown.org or our mobile app beginning August 3rd.

- Your transaction history and eBills will not be converted. Please download your history and eBill information for your records prior to July 27th.
- You will need to re-enroll in eBills. Please keep in mind it could take the merchant up to one month to reestablish your eBills.
- If you have personal electronic payments, only those with complete addresses will be loaded as payees.
- Your payments scheduled for the week of July 27th through July 31st will still be made. No further action is required.

Will my online banking username and password remain the same?

In most cases, your Georgia's Own Credit Union username will remain the same as your existing Three Rivers Credit Union username, and your account information will be available in Georgia's Own Credit Union's online banking system beginning August 3rd. If your username needs to be updated, you will be notified by mail and/or email. Information regarding your temporary password will be mailed to you.

Will my scheduled transfers in online banking be converted?

Yes! All transfers that were scheduled at the time of conversion will be brought over to Georgia's Own.

Do I need to reorder checks?

You do not need to reorder checks and can continue to use your existing supply of checks until they run out. If you order checks before your current book is depleted, please destroy any old checks to avoid errors and/or identity theft.

Do I need to update my automatic payments?

Automatic payments from your Visa® debit card or checking account will need to be updated on or after August 3rd to avoid an interruption in service. Georgia's Own Credit Union's routing number is **261071438**.

Do I need to update recurring deposits, such as Social Security?

All direct deposits will continue with your normal routing number for a period of time after the system conversion. Please review your current account to make sure that your current Three Rivers account number is correct with your employer and other providers, including the Department of Social Security. **If your account number is not correct, it will not reroute to your new Georgia's Own account.** Please note, your Social Security number should not be used. If any depositor is using your SSN as an account number, please update it or contact Three Rivers Credit Union if you need clarification.

- **After August 3rd, any recurring deposits, such as Social Security, can be updated to reflect our routing number: 261071438.**
- If you will be expecting direct deposit at the end of July through August 4th, DO NOT change your routing number with that provider until your funds have posted that cycle.
- To change your information with the Department of Social Security, please visit ssa.gov/myaccount/direct-deposit and have your account information available.

When will I get my new debit card?

Your new Georgia's Own Visa® debit card will be mailed to your address on file in mid- to late July. You should continue to use your current Visa debit card through August 2nd. **Please make sure we have the correct address and phone number on file. To activate your new debit card, you must call from a phone number that is on your account profile.**

What is a member number?

Your member number is a unique number that Georgia's Own uses to identify you. You will receive your member number in the mail. Your member number is typically used for identification purposes. You will also be prompted for your member number when signing in to our automated phone service.