

Owner's Manual



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georgiasown.org

MIKHAIL
MEMBER SINCE 2012



Banking on Purpose

On July 1st, Three Rivers Credit Union will become Georgia's Own Credit Union. Our planned system conversion is July 31 through August 3, 2020. Your Three Rivers Credit Union accounts will automatically be transferred to the Georgia's Own Credit Union system during that time, and you'll be able to take advantage of the full suite of products and services that Georgia's Own offers. We intend to make this conversion as simple and seamless as possible. **Please read the information included in this booklet to make you better aware of key dates and important information.** For your records, your account disclosures are included in the Membership and Services Guide included in this mailing.

Important Reminders

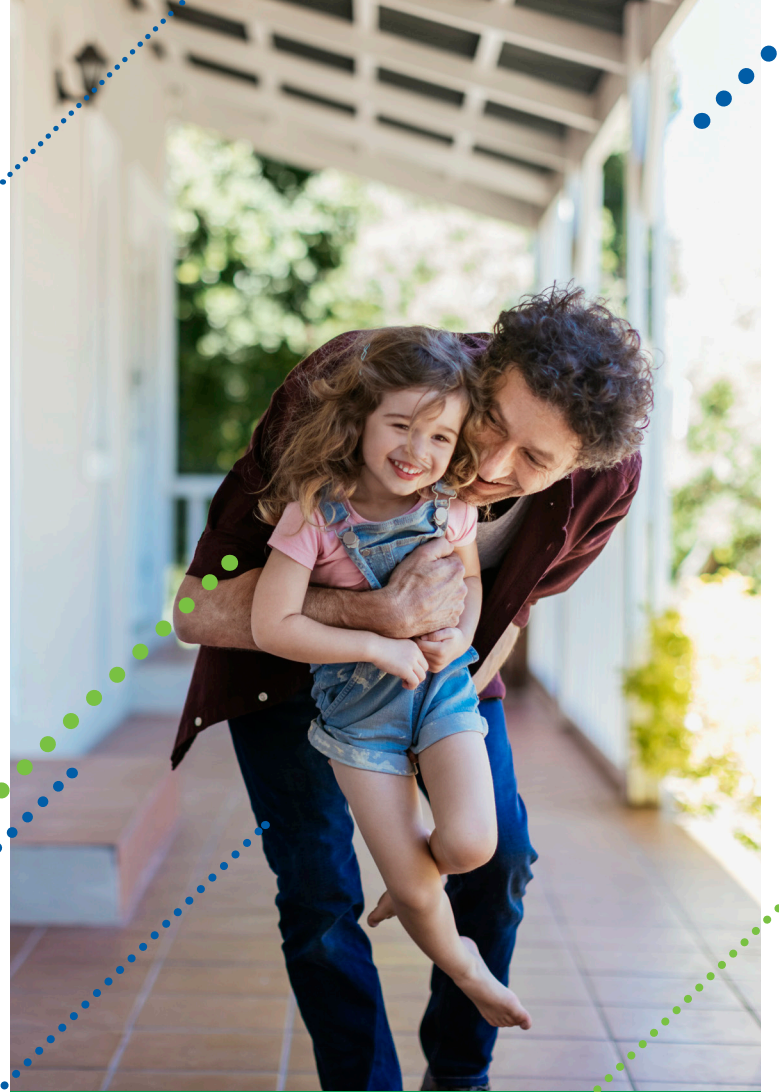
The Three Rivers Credit Union branch will be closed July 31st

Online Banking will be unavailable July 31st - August 2nd

Bill Pay will be unavailable July 27th - August 2nd

Beginning Monday, August 3rd, your expanded Call Center hours and new number are:

Monday-Friday, 8am-6pm
Saturday, 9am-1pm
800.533.2062



What You Need to Know and Do Next

Checking Accounts

On August 3rd, your Three Rivers checking account will convert to a Georgia's Own All Access checking account. **Your checking account number will be the MICR number found on your current checks.**

⑆ 789123456 ⑆ 123789456123 ⑆ 0025

Visa® Debit Card

Your new Georgia's Own Visa debit card will be mailed to your address on file in mid- to late July, giving you access to more than 85,000 surcharge-free ATMs nationwide. You can activate your new debit card at any time. However, you will be unable to make transactions on your new card until August 3rd. **Please continue to use your current Visa debit card through August 2nd.**

After receiving your new debit card, follow the activation instructions on the sticker attached to your card. You must call from a phone number that is on your account profile. **Please make sure we have your correct mailing address, email, and phone numbers on file so that the delivery of your card and your activation process will be successful.**

For your protection, you will be enrolled in text alerts to help prevent against fraud.

Automatic Payment Debit

Automatic payments from your Visa debit card (e.g., iTunes, Netflix, Amazon, etc.) will need to be updated on or after August 3rd with

your new debit card information to avoid an interruption in service. Automatic payments from your checking account (e.g., utilities, mortgage, rent, etc.) will need to be updated on or after August 3rd using Georgia's Own Credit Union's routing number, 261071438.

Direct Deposit

All direct deposits will continue with your old routing number for a period of time after our system conversion. **Your new routing number with Georgia's Own is 261071438.**

Before August 3rd, you will need to do the following:

- **Please review your 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.** There are instances where your account number may be incorrect, but you are still receiving deposits. If your current account information is not correct, it could affect incoming deposits.
- Please make sure all your payers have your full and correct Three Rivers MICR number on file for checking account deposits.
- Make sure all of your payers have your savings account number with suffix on file for savings account deposits. Savings account numbers with no suffix should be updated.
- 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 of your account number.

After August 3rd, please do the following:

- Update your routing number to Georgia's Own Credit Union's routing number, 261071438. **Do not change your routing number prior to August 3rd.** If you will be expecting direct deposit at the end of July through August 4th, please 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, visit ssa.gov/myaccount/direct-deposit and have your account information available.

Paper Checks

We are confident that Georgia's Own offers so many new and amazing services that you will never need to write another check; but if you choose to do so, **please continue using your existing supply of checks.** Any check order placed after August 3rd will have your new Georgia's Own information on it. If you order checks before your current book is depleted, please destroy any old checks to avoid errors and/or identity theft.

Savings Accounts

Your primary savings account with Three Rivers Credit Union will be converted to a primary savings at Georgia's Own. Your account number will stay the same. However, there will be no hyphen and the savings suffix will be replaced with a zero. (For example, 12345-SO will become 123450.) Like Three Rivers Credit Union, your first \$5 stays in your account and represents your share in the Credit Union.

CDs & IRAs

As of August 3rd, your Three Rivers Credit Union CD(s) and/or IRA(s) will be invested in a Savings Certificate and/or IRA with Georgia's Own. Your current rate and terms will not change, however, at your next maturity date, changes in interest deposits and/or renewal products may occur. Changes will be communicated in the standard "Notice of Renewal" that will outline your new Savings Certificate/IRA terms at your next maturity date.

Holiday Accounts

If you have a Christmas Club with Three Rivers, it will convert to a Holiday savings account with Georgia's Own. With this account, funds are automatically transferred to your primary savings each year on November 1st. After conversion, you will be able to access funds in your Holiday savings account at any time, without an early withdrawal penalty.

Online Banking

From July 31st through August 2nd, your current online banking will be unavailable. As of August 3rd, your online banking service with Georgia's Own will be established and ready for your use. In most cases, your Three Rivers Credit Union username will not change. A new, temporary password (and username, if necessary) will be mailed to you prior to August 3rd. Your account information, including online banking and online transfers at Three Rivers, will be available in Georgia's Own Online Banking system.



THE BUTLER FAMILY
MEMBERS SINCE 2011



eStatements

We encourage you to sign up for eStatements. Once you are in Online Banking, look for the “Accounts” button on the left-hand side and choose the “eStatements” tab at the top of the screen.

Bill Pay

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. To use Bill Pay, simply log in to Online Banking and click on the “Payments” icon to register and begin using Bill Pay.

- Because Three Rivers Credit Union **Bill Pay transaction history and eBills will NOT be converted**, we recommend you download that history and a recent copy of any eBills that you have for your records prior to July 27th. Depending on the merchant, it may take up to one month before you can re-enroll in 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.**

Mobile Banking

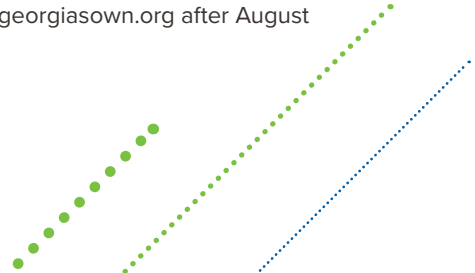
Georgia’s Own Credit Union’s mobile banking will be available for qualified members. To access Georgia’s Own Credit Union’s mobile banking, simply download the Georgia’s Own app from the App Store or Google Play. **On your first attempt, please use the full site at georgiasown.org, rather than the mobile app, to complete initial conversion steps using your existing online banking credentials (unless otherwise notified).**

Automated Phone System

On August 3rd, you’ll have access to Georgia’s Own Credit Union’s automated phone system, TeleTalk. To access your account information by phone 24 hours a day, seven days a week, call 800.533.3817. **You will need your new Georgia’s Own member number to access TeleTalk, which will be mailed to you in late July.**

Visa® Credit Cards

Georgia’s Own offers a wide variety of credit card options, including Visa Signature®, Platinum, Student, and Classic credit cards. Starting in August, all cards will be contactless, making it faster, safer, and easier to make purchases and perform transactions. Whether you are looking for premium rewards or just want a low-rate credit card to pay for purchases, Georgia’s Own can help. To apply for a Georgia’s Own Visa credit card, call 800.533.2062 or visit georgiasown.org after August 3rd.



Consumer Loans

If you already have a loan with Three Rivers Credit Union, the terms of your contract will not change. Please note:

- 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 August 3rd at 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).**
- **Please update the payment address to:**
Georgia's Own Credit Union
P.O. Box 105205
Atlanta, GA 30348
- **For auto loans, please contact your insurance agent/company and request a change in the loss payee to:**
Georgia's Own Credit Union, ISAOA, ATIMA
P.O. Box 105205
Atlanta, GA 30348

Mortgage Loans

If you have a mortgage with Three Rivers Credit Union, you will be receiving more information regarding your loan. Georgia's Own offers a variety of low-rate mortgage loans and refinances. To learn more, visit georgiasown.org.


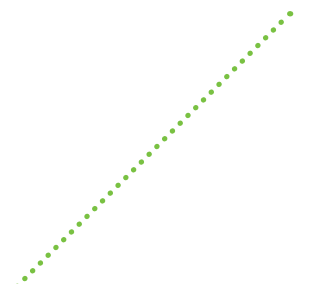


A man and a woman are sitting at a wooden table outdoors, enjoying a meal. The man, on the left, is wearing sunglasses and a blue t-shirt, smiling as he eats from a yellow bowl. The woman, on the right, is wearing a colorful patterned top and large hoop earrings, also smiling. The table is set with a plate of salad, a bowl of bread, a bowl of soup, and several blue glasses. The background shows lush greenery and a white building. The text "GROWING OPTIONS TO MEET YOUR GROWING NEEDS" is overlaid in white, bold, sans-serif font across the center of the image.

**GROWING OPTIONS TO MEET
YOUR GROWING NEEDS**



New Products & Services

- ✔ More robust online services, including mobile banking with mobile check deposit
 - ✔ Business deposit accounts: We have a variety of business checking, money market, savings, and CD accounts available
 - ✔ Commercial loan options, including SBA and USDA loans. We can finance equipment or real estate purchases, help to improve cash flow, or explore refinancing existing business debt
 - ✔ A variety of credit card choices, like our Visa Signature® credit card which earns Flex Rewards
 - ✔ Money Market and Money Market Index Accounts
 - ✔ Additional savings options, such as our Coindexer Club Savings for children 13 and younger, i[save] for 14 to 25 year olds, and vacation savings accounts
 - ✔ Additional checking options, including Perks+, i[check] for young adults, Resolution, and HSA checking
 - ✔ Additional mortgage options: Take advantage of 30-year mortgages, ARMs, FHA, and VA loans
 - ✔ Student loans and refinances
 - ✔ Special services, including investment and retirement services, Georgia's Own car-buying service, and private banking
 - ✔ 24/7 lending and our automated phone service, TeleTalk
 - ✔ Shared branch network: Enjoy access to 5,000+ shared branch locations nationwide
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Timeline



Now through July

Make sure your mailing address, email, and phone number(s) are current. To ensure you receive your new debit card and that the activation of your card goes smoothly, it is necessary that we have your correct address and phone number(s) on file.



July 27th

This is the last day Three Rivers Credit Union Bill Pay will be available. Because Three Rivers Credit Union Bill Pay transaction history and eBills will not be converted, we recommend you download that history for your records prior to July 27th.

2020

MAY

JUN

JUL



Mid- to late July

Your new Visa debit card will arrive. Please continue to use your current Visa debit card through August 2nd. You can activate your new card at any time and must call from a phone number that is on your account profile.



August 3rd

The system merger will be completed early morning on Monday, August 3rd. We request members take action on the following items the morning of August 3rd to avoid interruption of service on your accounts:

- Begin using new Visa debit cards (prior activation is required)
- Register for the new online banking system at georgiasown.org, and then download the free Georgia's Own mobile banking app from the App Store or Google Play
- Begin using new routing number for all automated transactions related to your account

AUG

SEP

OCT

NOV



July 31st - August 2nd

Planned system conversion. You will not have access to your Three Rivers Credit Union Online Banking or Bill Pay. Account alerts will not be functioning during the outage, and new alerts must be set up after you register for Georgia's Own Online Banking. Existing debit cards will be available for use during this time.



October 31st

By now, you should have updated all automated payments/debits and direct deposit payers with your new routing number. Maintaining correct and updated information on file with all entities you do business with keeps your account safest from errors and/or identity theft and gives you the fastest access to your deposited funds.



georgiasown.org