

Start saving now!

You're never too early to start saving for your IRA. Because of compounding interest in your IRA account, members who begin saving at an early age can contribute less for a shorter period of time and still come out ahead of members who wait to start their IRA. More importantly, because IRAs can now be used as a savings tool for more than just retirement, it's never too early to open your IRA.

Peace of Mind

Although other investments may give you the potential for higher rates, they also give you the potential for loss. That's not the case with Georgia's Own Credit Union. Unlike the many higher risk investments out there, your savings are safe with the Credit Union.

Your deposits in savings at the Credit Union are insured to \$250,000, by the National Credit Union Administration (NCUA), an agency of the Federal Government. IRAs are insured separately to \$250,000 by NCUA.

To open your IRA...

Simply call our IRA Department at (404) 874-1166, (800) 533-2062 and press 6, or stop by any Branch office. If you already have an IRA at a different financial institution, compare our rates and fees to theirs.



Federally Insured by NCUA

Contact Us

Member Services

404.874.1166 (Local)
800.533.2062 (Nationwide)
8 AM - 6 PM Monday - Friday
9 AM - 1 PM Saturday

General Offices

404.874.0777
9 AM - 4 PM
Monday - Friday

TELE-TALKPlus

404.874.0242 (Local)
800.533.3817 (Nationwide)
24-hours a Day

Mortgage Department

404.874.1166 (Local)
800.533.2062 (Nationwide)
8 AM - 5 PM
Monday - Friday

VISA Department

404.874.1166 (Local)
800.533.2062 (Nationwide)
8 AM - 5 PM
Monday - Friday

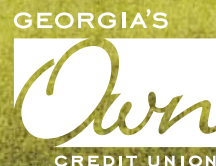
24-hour Loan Service

404.874.1166 (Local)
800.533.2062 (Nationwide)
georgiasown.org (Online)

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Individual Retirement Accounts



P.O. Box 105205
Atlanta, GA 30348
georgiasown.org





IRAs

If planning for the future is important to you, take the future into your own hands, with a tax-advantaged IRA.* IRAs are now more flexible than ever. In addition to saving for retirement, they may help you pay for college, medical expenses, health insurance premiums, a first-time home purchase** and more! Choose from these types of IRAs:

Receive a variety of benefits

- no service charges or administrative fees
- competitive interest rates
- the benefit of tax-deferred or tax-free interest (assuming you conform to plan provisions).

* There is a substantial penalty for early withdrawal on all IRA accounts.

** Lifetime limit is \$10,000 per person for a first-time home purchase.

Traditional IRA - There are no income limitations and earnings grow tax-deferred until withdrawn, and contributions may be fully deductible. If you are employed, have earned income and are under the age of 70 1/2 for the entire year, you may contribute up to \$5,000 per person, per year.

Roth IRA - Contributions are never tax-deductible, but money in your IRA, including earnings, may be withdrawn tax-free. If eligible, you may contribute up to \$5,000 per person, per year. This includes contributions for a non-working spouse. There are no age limits to contribute to a Roth IRA, but income limitations do apply.

Coverdell ESA (Education IRA) - Save for your child's higher education expenses and receive the potential for tax-free withdrawals at the same time. You can contribute up to \$2000 per year, per child, until the child is 18. Contributions to your Education IRA do not affect contributions to other IRAs. Qualified education expenses also include elementary and secondary education expenses.

SEP IRA - If you're self-employed, you may contribute up to 25% of your salary or \$49,000 annually, whichever is less.

Transfer IRA - If you have a retirement account elsewhere, transfer it to an IRA at the Credit Union.

Spousal IRA - If you are married with no earned income, you may have an IRA based on your spouse's earned income. Deposits up to \$5,000 per year are allowed.

Direct Rollover IRA - If you're leaving your job, retiring, or if other criteria are met, eliminate the 20% federal withholding tax by rolling the funds from your 401 (k) pension plan into an IRA.

If you are 50 or older, you may be able to make additional "catch-up" contributions to your IRA. Please ask an IRA Representative for details.

Competitive rates and terms

18 Month IRA - a variable rate account in which interest is calculated daily and credited monthly. The rate is declared by the Board of Directors and is subject to change monthly. The minimum deposit required to open this IRAs is \$500.

Fixed Rate IRAs - choose from a 1 year, 2 year, 30 month, or 3 year fixed rate IRA. Rates are tied to our 1 year, 2 year, 30 month, 3 year, 4 year, and 5 year Savings Certificate rates. Interest is compounded quarterly and the minimum deposit required to open a fixed rate IRA is \$500.

Club IRA* - to get started, Club IRAs have no minimum balance requirement and offer the same rate as our regular savings accounts. Dividends are compounded quarterly. Once your balance reaches \$500, it can be transferred to another IRA.

Payroll Deductions

Payroll deductions are available for all investment terms. Just set the amount you want to save from each paycheck, and it's automatically deposited to your IRA. There's no check writing, no hassle!

Health Savings Accounts

Health Savings Accounts (HSAs) allow you to save for high or unexpected medical costs. You can deduct contributions to your HSA, and earnings accumulate on a tax-deferred basis. Best of all, distributions from your HSA are tax-free when used for qualified medical expenses.

* There is no penalty imposed by Georgia's Own Credit Union for early withdrawal on Club IRAs, but IRS penalties still apply.