

## 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

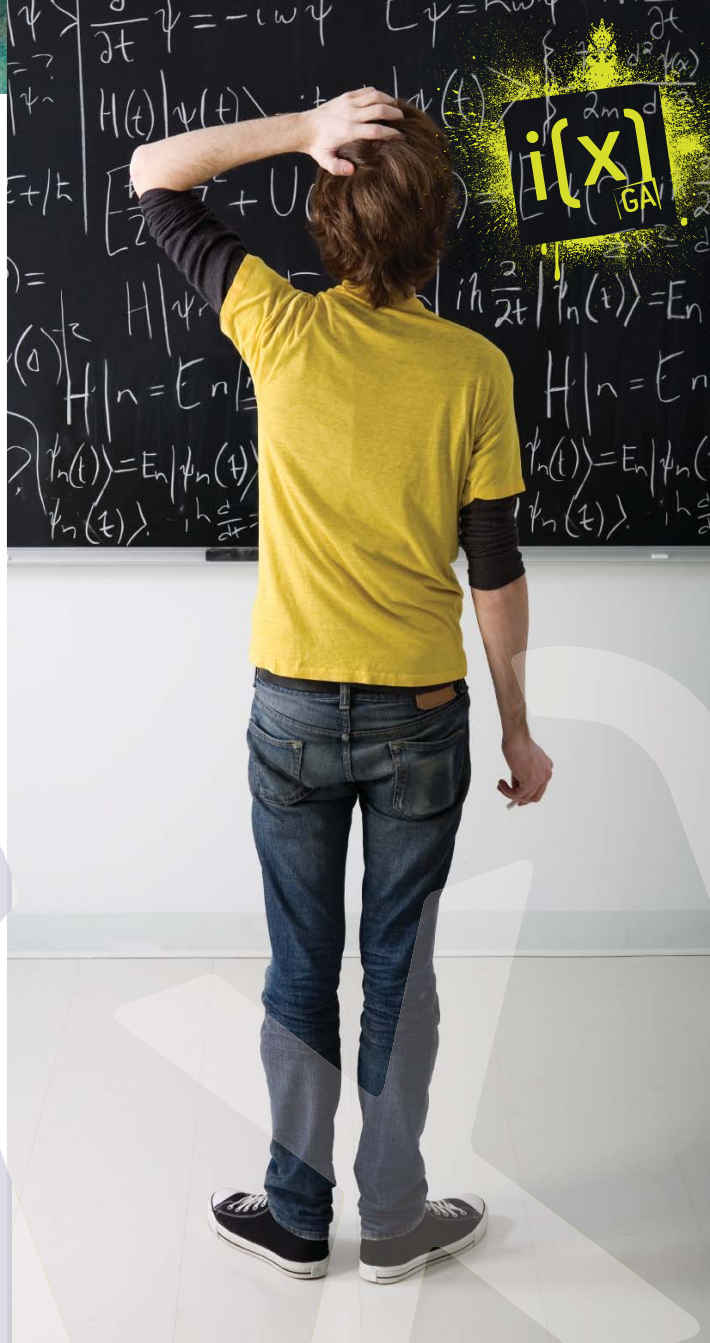
404.874.1166 (Local)  
800.533.2062 (Nationwide)  
8 AM - 5 PM  
Monday - Friday

### 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)



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





## About i(x)ga

Earning money and paying for the things you want is liberating. But with special financial needs, the road to financial independence can be a tough one. That's why we've created i(x)ga, a program designed specifically for Georgia's Own Credit Union's young adult members. i(x)ga stands for empowerment, and 'x' is the variable; meaning you get to decide how the financial decisions you make right now will help shape your future. i(x)ga lets you connect with other young adults...plus earn some cool stuff along the way. So go ahead, check out i(x)ga, and start navigating your path towards financial success.

## i(save)

For teens and young adults, ages 14 to 25+.

- × \$5 to open a Savings Account; represents your "share" in Georgia's Own Credit Union
- × Start earning quarterly dividends immediately; just one of the perks of being a shareholder!
- × 5 FREE withdrawals per quarter\*

\*\$5 fee for each additional withdrawal.

## i(check)

- × All Access Checking Account\*
- × No monthly service fee
- × Free and unlimited ATM withdrawals\*\*
- × Access to 71,000 surcharge-free ATMs
- × No direct deposit/minimum balance requirement
- × Overdraft Privilege up to \$800\*\*\*
- × FREE Online Banking, Bill Pay, & eStatements
- × Dividends paid on every dollar
- × Free Visa® Check Card/ATM Card

\*Members under 18, you'll need an adult joint on the account. \*\*Other fees may apply. \*\*\*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 thirty (\$30.00) 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.

## Other Special Offerings

- × i(x)ga website - [doyouix.com](http://doyouix.com)
- × Student Visa® Credit Card\*
- × Loans for all lifestyles (personal, auto, & more\*\*)
- × i [invest] flexible Savings Certificates\*\*\*

\*You must be at least 14 years old to be an authorized user on a Georgia's Own Visa Credit Card. \*\*You must be at least 18 years old to qualify for a loan. \*\*\*There is a substantial penalty for early withdrawal on all Savings Certificate Accounts.

## How do I join?

Stop by any Branch, call us at 404.874.1166, 800.533.2062, or visit [doyouix.com](http://doyouix.com). To keep up with i(x)ga events, like us on Facebook and follow i(x)ga on Twitter.



Federally Insured by NCUA