

Convenient 24-hour services

- 24-hour loan requests by phone or internet
- TELE-TALK*Plus* touch-tone phone service
- Online Banking
- Bill Pay

Additional special services

- Payroll Deductions
- Direct Deposit
- Electronic Fund Transfers
- eStatements
- Auto Buying Service
- Mortgage Department
- Member Services

Your savings are insured

Your deposits in savings, money markets, savings certificates and checking accounts 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.



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-TALK*Plus*

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

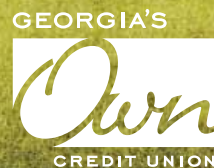
404.874.1166 (Local)
800.533.2062 (Nationwide)
georgiasown.org (Online)



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Membership and Services



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





The Benefits of Membership

Georgia's Own Credit Union is a non-profit financial organization owned by its members—people like you. Unlike other financial institutions, our net earnings are returned to each member in the form of higher dividends on savings, lower rates on loans, fewer transaction fees, and many free services!

Who is eligible?

Membership is open to employees from our premier partner groups, retirees of these groups, and all qualifying family members. In addition, if you reside in a county that is in our field of membership, you are eligible to join. Plus, once you are a member, you are always a member, regardless of changes in job, location, or marital status.

Want to join?

To become a member, simply open a savings account with a refundable deposit of \$5. This \$5 represents your share in the Credit Union and is held on deposit as long as you're a member. Once you are a member, you and your family can begin to enjoy all of the privileges that membership offers.

To join Georgia's Own Credit Union

- Fill out a Membership Application to open your account and apply for other services.
- Attach a copy of your driver's license, military I.D. or official state I.D.
- Enclose initial deposit of \$5 (check or money order; no cash)
- Attach proof of employment (such as your most recent pay stub)
- Be sure to sign and date the Membership Application (joint owner must also sign and date application)
- Send back to the Credit Union or drop off at any Georgia's Own branch office.

Mail to:

Georgia's Own Credit Union
Attention: New Accounts
P.O. Box 105205
Atlanta, Georgia 30348

Savings Accounts

In addition to our basic savings account required for membership, we offer the following special accounts:

- **Coindexer Club Savings** – for children 13 and under
- **i[save]** – for teens and young adults
- **Golden Bell Savings** – for retirees or members 50 and over
- **Holiday Savings Account** – allows you to save for the holidays all year long
- **Money Market Account** – offers more competitive rates than traditional savings accounts while still giving you easy access to your funds
- **Savings Certificates** – help you earn even greater returns and higher yields*
- **IRAs** – have no monthly or annual fees and can help you save for retirement*

*There is a substantial penalty for early withdrawal of all IRA and Certificate accounts. Minimum balance requirements may apply.

Checking Accounts and VISA® Check Card

All Access Checking brings you everything that's good about checking ... no monthly service fee, free and unlimited ATM withdrawals*, dividends paid on every dollar, Overdraft Privilege up to \$800**, free web bill pay and Online Banking, and no minimum balance or direct deposit requirements.

The VISA® Check Card gives you worldwide access to your checking funds, and doubles as your ATM Card. And because we belong to the Allpoint and CO-OP ATM Networks, you can enjoy access to 71,000 surcharge-free ATMs nationwide!

* 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.

Low Interest Loans

Qualified members can choose from the following:

- New & Used Auto Loans
- VISA® Credit Cards with rewards program
- Line of Credit Loans
- Recreational Vehicle Loans
- Secured Loans that use the Credit Union's savings, savings certificates or stock traded on any recognized U.S. Stock Exchange as collateral
- First Mortgages & Refinances
- Home Equity Fixed Rate & ReadiEquity Line of Credit Loans



EQUAL HOUSING
LENDER