

Getting Started

- Call a Loan Officer 24 hours a day, seven days a week at: 404.874.1166, 800.533.2062
- Stop by any Branch Office
- Visit georgiasown.org
- Fax the request below to: 404.881.2950
- Or mail form to:

Loan Department
Georgia's Own Credit Union
P.O. Box 105205
Atlanta, GA 30348

On faxed requests, a Loan Officer will call you back within 24 hours or on the next business day, depending on when your request is received.

Fax-back Advance Request

I would like to request a: Line of Credit Lifestyle

Share/Certificate Secured Stock Secured

Amount Requested \$ _____

Name _____

Address _____

City _____ State _____ Zip _____

Account # _____ Day Phone _____

Verify Your Employer _____

Verify Your Annual Salary \$ _____

Verify Rent or Mortgage \$ _____

Contact Us

Member Services

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

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

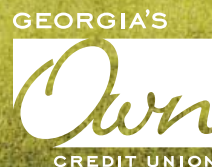
VISA Department

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)

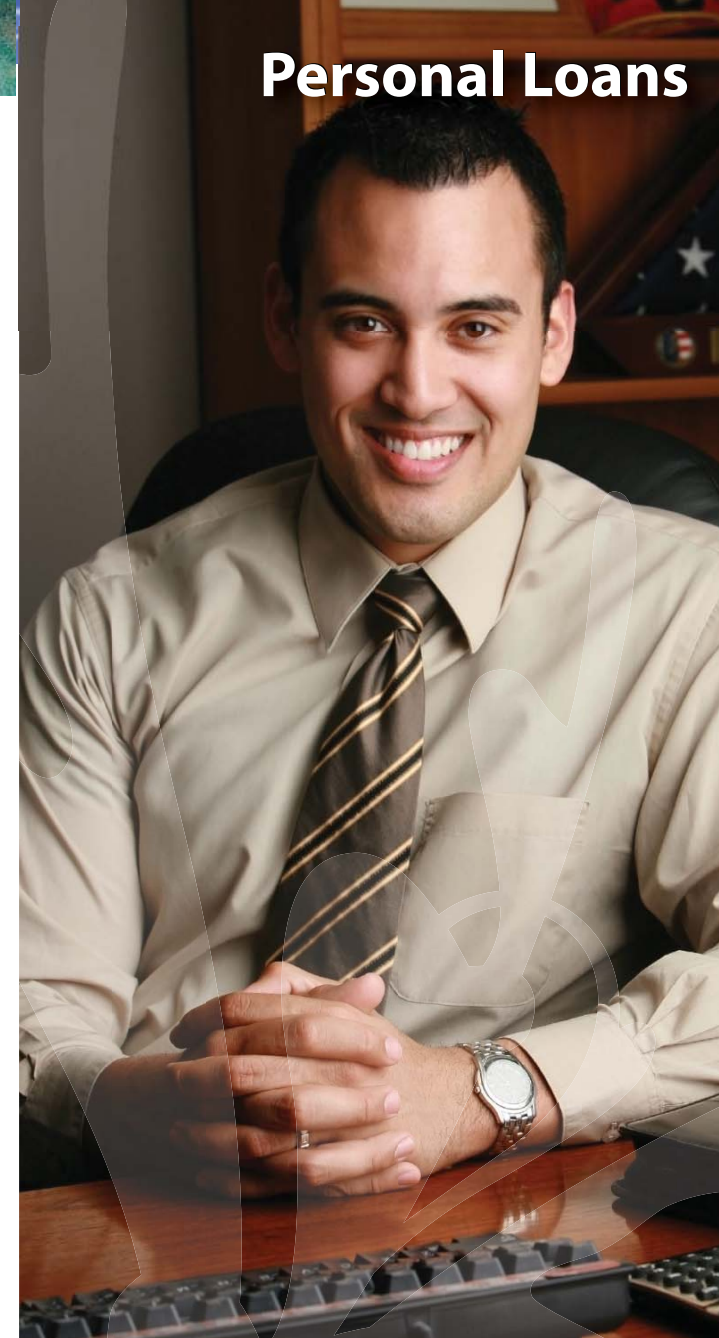
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P.O. Box 105205
Atlanta, GA 30348
georgiasown.org



Personal Loans





Personal Loans

We know that everyone's needs are different. That's why Georgia's Own Credit Union offers a variety of flexible loan options designed to meet your needs and save you money. There are no hidden fees and you'll enjoy fast, convenient service. Whether you need money to help pay for school, medical expenses, or your next vacation, Georgia's Own has a personal loan option that's right for you.

Here are three great reasons to choose Georgia's Own for your personal loan needs:

1. **Lower interest rates** - whether you choose a line of credit loan, a secured loan, our popular Visa® Credit Card, or all of them, you're assured of getting a low interest rate
2. **Payroll deductions** - repayments are a snap with payroll deductions or direct deposit. This service saves you both time and money!
3. **Loan payment protection insurance** - an optional service that will make your payments when you can't.*

*Restrictions apply.

We have a wide variety of personal loans* to choose from

- **Line of Credit Loan** - a personal, open-end revolving credit loan that can be used for any purpose. Establish it now, so funds are available when and if you need them. Your Line of Credit Loan can also be used as overdraft protection on your Georgia's Own Checking Account
- **Lifestyle Loans** - whether you need funds for cosmetic surgery or a Caribbean cruise, Georgia's Own Lifestyle Loans are a superior alternative to high interest rate financing options and give you the flexibility to express your lifestyle
- **Savings Secured Loans** - fully secured by your savings. Plus, your savings will continue to earn dividends even while pledged on your loan
- **Stock Secured Loans** - fully secured by stock that has an acceptable rating to the Credit Union and is listed on a recognized U.S. Stock Exchange
- **Certificate Secured Loans** - fully secured by your Savings Certificate
- **Credit-Able Loans**** - receive special rates for assistive technology for Georgians with disabilities

*\$500 minimum loan amount. **Loan guaranties for assistive technology are offered on loans that qualify for Credit-Able's loan guarantee program. Visit www.thecfii.org/creditable for details or ask your Georgia's Own Loan Officer.

24/7 Loan Service

We're available to help you day or night, seven days a week. Simply call 404.874.1166, 800.533.2062 or visit georgiasown.org.

Credit Card Services

Visa® Platinum Card

Enjoy the card that gives you ScoreCard® Bonus Points for each dollar you charge. Earn Bonus Points towards gifts, travel, and travel related services on your Visa Platinum Card. These points never expire. Plus, they can be combined with the points you earn on your Visa Check Card and with points earned by other members of your household. And take advantage of these perks:

- low rate
- no annual fee or cash advance fees*
- no charge to transfer balances from other high rate credit cards*
- credit lines starting at \$5,000
- earn gift and travel rewards on your Platinum card for every dollar you charge, or
- trade your rewards for a lower interest rate on your Visa Platinum account
- Student Visa and Secured Visa Credit Cards are also available

*Late fees, return item fees, and over limit fees may apply.

Other Loans

- Auto Loans
- Boat Loans
- Recreational Vehicle Loans
- Motorcycle Loans
- 1st Mortgage Loans - including refinances
- Home Equity Loans - fixed & variable rate

