

Savings Certificates

Choose a Savings Certificate* for competitive returns and higher yields on your savings. Certificates can be opened with a minimum deposit of \$500.

We offer certificates that fit your needs. Choose a 6-month, 1-year, 2-year, 3-year, 4-year, 5-year or 30 month certificate.

Interest earned on savings certificates is paid monthly or compounded quarterly, depending on the term and type of the certificate. Interest paid at maturity is also available on 6 month and 1 year certificates.

IRAs

IRAs* are a secure way to save for your future. At Georgia's Own Credit Union, choose from an 18-month, variable rate account, or a 1-year, 2-year, 3-year, 4-year, 5-year or 30 month fixed rate account. Our IRAs offer a competitive interest rate and can be opened with as little as \$500. Or, if you're just getting started, our Club IRAs have no minimum balance requirement. Regardless of which IRA you choose, you still have the option of making it a Traditional, Roth or Education IRA.

Money Market Accounts

A money market account has higher rates than a regular savings account, plus the liquidity and flexibility of a checking account. The minimum balance to earn dividends is \$2,500.** The more money you have in your account, the more interest you earn.

*There is a substantial penalty for early withdrawal on all Certificate/IRA Accounts. **\$10 monthly service fee if minimum daily balance falls below \$2,500. \$10 excessive withdrawal fee per transaction if transactions exceed 6 per month. Fees, if applicable, will be charged to accounts monthly.



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

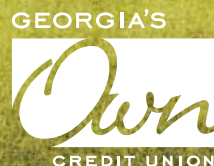
404.874.1166 (Local)
800.533.2062 (Nationwide)
georgiasown.org (Online)



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Savings Accounts



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





Savings

By opening a Savings account, you become a member and part owner of the Credit Union. In addition, you can be assured of competitive rates and a secure environment for your money. Whether you're saving for a new car, a down payment on a home, or your child's college education, Georgia's Own can help you build your nest egg in a variety of ways.

Standard Savings

This is the basic savings account required for membership in the Credit Union. Your initial \$5 deposit in this account represents your share in the Credit Union and is held on deposit as long as you are a member. You can also open additional savings accounts, referred to as related (club) accounts, under your base savings. These are perfect to build savings intended for special purposes, such as a big purchase.

Quarterly Statements

For each Regular Savings Account, you will receive a quarterly statement documenting your activity.

Special Savings Accounts

A **Coindexer Club®** account for children 13 and younger provides a fun, affordable way to get your kids started in a savings plan. A Coindexer Club account can be opened under your child's name with a parent or other adult joint on the account.

i[save] is for young adults, ages 14 through 25. i[save] account holders can save money and get special perks through the i[x] ga program.

Requirements

All savings accounts require a minimum \$5 deposit to open and pay a competitive quarterly dividend.

How savings dividends are paid

To earn dividends, there is a minimum daily balance requirement of \$5 on savings accounts, related savings, i[save] Savings, and Coindexer Club Savings Accounts. Dividends are calculated using the Daily Balance Method, compounded quarterly, and credited to the account as of the last day of March, June, September and December.

If you withdraw funds during the quarter, dividends on those funds will be credited at the end of the quarter, provided the minimum balance requirement is met. If you close your savings account before the end of the quarter, you will not earn dividends. Dividend rates are determined near the end of the quarter by the Board of Directors, according to the earnings of the Credit Union.

Safety

Deposits 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.

Making Deposits

- In person at any Georgia's Own Branch Office
- Via mail - Mail to P.O. Box 105205, Atlanta, GA 30348. Include name and account number. Please do not send cash through the mail.
- Payroll Deductions/Direct Deposit - available to most members. Direct deposit of Social Security, VA benefits, pension, stock dividends, or other recurring income checks is also offered. Ask for payroll deduction cards and direct deposit forms at the Credit Union. You may need to give your payroll department our routing and transit number, which is 261071438.

We also provide QuickStart Direct Deposit enrollment of all Federal payments, Railroad Retirement, Social Security, and VA benefits.

Making Withdrawals

Making withdrawals is easy.

1. Visit any Georgia's Own Branch Office. Proper identification is required.
2. By phone. Simply call Member Services: (404) 874-1166 or nationwide at (800) 533-2062
3. Use TELE-TALK*Plus*, available 24 hours a day, 7 days a week: (404) 874-0242, or nationwide at (800) 533-3817
4. Using the online Online Banking services at georgiasown.org. Once you log-in to online banking, select "Request a Check" under the services tab.

Please note: Regular savings can be withdrawn at any time unless pledged as security on a loan.

5 FREE Withdrawals per quarter

Each savings account may have 5 FREE withdrawals per quarter. There will be a \$5.00 fee for each additional withdrawal in a quarter. Fees will be charged at the time of the transaction and will appear on your quarterly savings statement.