



Step 1

To Add a Biller

- Click "Add a Bill".
- Select the type of biller you wish to add and click "Continue." Enter the requested biller information from your paper bill.
- Click "Add Bill" then "Finished." You will return to the Payment Center page where you can schedule a payment to the biller.

Step 2

To Schedule a Payment

- From the Payment Center, type the amount next to the biller you wish to pay.
- The earliest available payment date will automatically display. To choose a different payment date, click the calendar icon and select the date you would like the bill paid.
- Click **Make Payments**
- Verify the information and click **Submit Payments** and then you're finished.

Features	Biller Name	Amount	Pay Date
	American Express *5887	\$ 225.00	06/26/05
	BellSouth Telecommunications *4503	\$	
	Georgia Power *1056	\$ 175.00	06/26/05
	Joe the Gardener *32	\$	
	Macy's *0949	\$	

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

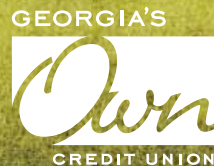
404.874.1166 (Local)
 800.533.2062 (Nationwide)
 8 AM - 5 PM
 Monday - Friday

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



Online Banking

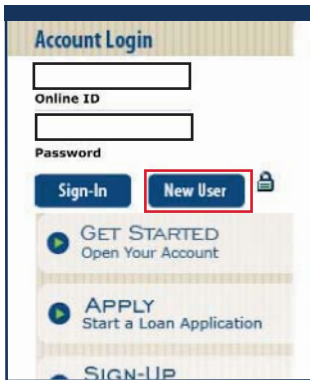
No more waiting to get information about your accounts, transfer funds, or make those loan payments. Online Banking gives you a fast and easy way to do these things and more, 24 hours a day / 7 days a week, anywhere you have Internet access.

With Online Banking, you can:

- Verify account balances
- Download account activity to Quicken/Quickbook
- Transfer money between accounts
- Check deposits and withdrawals
- Reorder checks and stop payment on a check
- Make loan and VISA® payments
- View loan payoff information and due dates
- Get balance updates with email alerts
- Personalize your accounts by assigning nicknames
- Mask account numbers (recommended if you access online banking in public settings)

Setting Up Online Banking

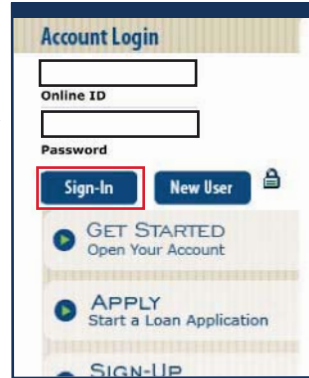
If you have **TELE-TALKPlus** and know your **PIN**, you can self register. This option requires your primary member number, social security number, email address, and TELE-TALKPlus PIN. Go to georgiasown.org and click on “new user” in the upper left-hand corner under Account



If you do not have a **TELE-TALKPlus PIN**, you can request a temporary password at a Branch. Just ask a Member Services Representative or call Member Services at 404.874.1166 or 800.533.2062.

1. Go to georgiasown.org.

On the top left-hand side of the page, complete the “Account Login” section. Click “Sign-In”.



Online ID = Your primary member number
Password = Temporary password given to you by Georgia’s Own employee.

2. Read and agree to the Terms and Conditions of the Online Banking system.

3. You will be requested to change the temporary password. For enhanced security reasons, your new password must contain at least one character or number from each of the following groups and be at least 6 total characters in length (maximum 10). The groups are as follows:

- Upper Case (A-Z)
- Lower Case (a-z)
- Numbers (0-9)

An example of your new password would be **Abcd5**.

You will also be asked to set up a verification question.

As part of the MultiFactor Authentication feature, you will be asked to set up a series of verification questions soon after you start using this service. These questions will be used to verify your identity when you log in from a location that is out of the ordinary for you.

eStatements

As part of our going green effort, when you sign up for Online Banking, you will automatically be registered for eStatements. This service allows you to retrieve your account statements online and even view free check copies if you have a checking account. You may unregister for eStatements at any time. To do so, log-in to Online Banking, click on the services tab and select the option “Register or Unregister for eStatements”.

Bill Pay

If you are not using Bill Pay, why not? Your bill payment information is safely stored in one convenient location. Save time and money on the cost of stamps and envelopes.

Features of Bill Pay:

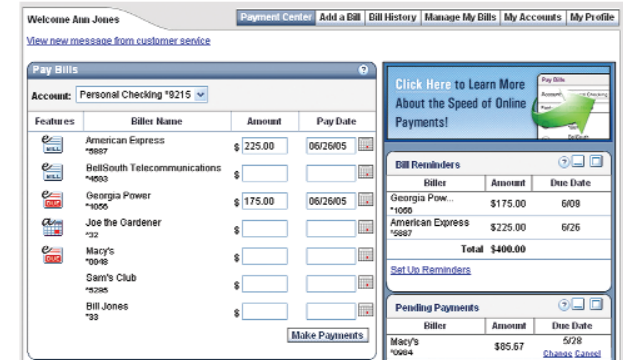
- Sophisticated technology is in place to ensure your information is protected
- Payment Guarantee that protects you against fraud and late payments (CheckFree Guarantee)
- Many payments can be processed and paid the next day
- A handy calendar tool determines the earliest available payment date
- Bill reminders to notify you when a payment needs to be scheduled
- Six months of payment history to help manage your finances

Setting Up Bill Pay

Getting Started. It’s Quick & Easy

Start with just one of your bills to see how simple setting up and paying a bill really is.

Once you’ve logged into Bill Pay, you will start on the Payment Center page. Here you will be able to view a list of your billers, bill reminders, pending payments and recent payments. It is a quick view of all your bill payment activities.



Federally Insured by NCUA

