



Merger FAQs

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Learn More About This Merger Opportunity



Why Merge?

Very simply, we want to bring members the best value from their credit union while ensuring we continue to grow. Joining Georgia's Own will allow us to offer more robust products and services, better pricing, expanded digital service, more physical locations across the state, and increased operating efficiencies. Because both institutions share very similar values, this merger will allow us to have a greater impact on the community and ensure the same level of unmatched service to our members.

What does this change mean for me?

As a valued United 1st Credit Union member, the only thing you'll notice on July 1st is the name change. The experienced employees will remain the same, and the financial products you currently enjoy will stay the same until October. Your accounts and services will also remain the same.

Who is Georgia's Own?

Georgia's Own is one of the oldest, largest and most trusted financial institutions in the state. They are headquartered out of Atlanta, feature 28 branch locations around the state, have robust mobile/digital channels, and like us, they do a tremendous amount of good in the community.

What's Next?

On September 30th, we will begin our planned system conversions. That means that in addition to the current locations available to you now, beginning in October, you will have access to the 28 additional Georgia's Own locations throughout Southwest Georgia, Augusta, Savannah, and metro Atlanta, and over 80,000 surcharge-free ATMs. You'll also be able to take advantage of the additional products and services that Georgia's Own offers. As with any system conversion, there will be some downtime. However, you will receive more detailed information on that closer to our conversion date.

Can I conduct transactions at existing Georgia's Own locations after July 1st?

Not yet. United 1st Credit Union will still be using a different operating system than Georgia's Own through September 30th.

Will United 1st Credit Union branches remain open?

We have no plans to close any United 1st Credit Union branches, though you will see us expanding hours of service at the branches and in our Call Center starting in October.

Will my accounts continue to be insured?

Your accounts will continue to be federally insured just as they are today through the National Credit Union Share Insurance Fund, which is backed by the full faith and credit of the U.S. Government and managed by the National Credit Union Administration (NCUA).

Will the merger affect membership eligibility?

The credit union will continue to serve all of the individuals and companies we currently serve today. Additionally, it will also mean we can serve anyone in Georgia's Own Credit Union's field of membership.

Will you add any new fees or will I have to pay more because of the merger?

You will still have the same products and services you have now. You may see some lower fees, and you'll be able to take advantage of Georgia's Own Credit Union's expanded product offerings.

Will my online banking change?

For now, your online banking will remain the same as it is today. During the first weekend in October, we will convert your United 1st online banking to Georgia's Own. You will be getting more detailed information regarding your online banking account prior to September 30th.

Can I continue using my debit card?

Yes. Any active cards you have will continue to work as they do today. New debit cards will be mailed to you automatically for use in October, along with more details as we get closer to that time.

Can I continue using my credit card?

Yes. Any active cards you have will continue to work as they do today. New credit cards will be reissued at a later date. More details will be provided on this in a separate communication.

Is there anything I should do at this time?

Yes. Let's verify your email, phone and mailing address. We want to ensure we have the most up to date contact information on file so we can ensure you stay up to date with these exciting changes ahead.

What if I have additional questions?

We are here to answer your questions! Please don't hesitate to contact us at 912.729.2800 if you have any questions about this merger and what it means to you.

BANKING ON PURPOSE