



June 15, 2022

Dear Member,

We are excited to announce that the United 1st Credit Union member vote was overwhelmingly approved, and as of July 1st, 2022, United 1st Credit Union will become part of Georgia's Own Credit Union! On July 1st, all United 1st branch locations will reopen as Georgia's Own.

What does this mean for you? As a valued United 1st Credit Union member, the biggest thing you'll notice on July 1st is the name change. Experienced employees will stay the same. Your existing accounts with the Credit Union will also remain the same.

On September 30, 2022, we will begin our planned system conversions. That means that in addition to the current locations available to you, 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 closer to our conversion date.

Georgia's Own and United 1st Credit Union are two of the most trusted Credit Unions in the state—combining 167 years of experience to serve you. Both have a long history of doing what's right, by putting our members' interests and financial well-being at the heart of our business. This partnership represents an opportunity to take our shared values and serve our collective membership in bigger and better ways than ever before--offering even lower rates on loans, higher rates on deposits, and fewer and lower fees on products--the credit union promise that has been saving members money for over a century.

Our Credit Union staff is excited about the changes ahead and are looking forward to serving you. If you have any questions, please give us a call at 800.533.2062 and we will be happy to assist you.

Sincerely,

A handwritten signature in black ink that reads "P. T. Conn".

Patrick T. Conn
CEO – United 1st Credit Union

A handwritten signature in black ink that reads "Dave Preter".

Dave Preter
CEO – Georgia's Own Credit Union