



ACQUISITION FAQs

Vinings Bank Acquisition FAQs

Learn More About This Acquisition



Why is Georgia's Own acquiring Vinings Bank?

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 acquisition 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 Vinings Bank customer, the biggest thing you'll notice on November 1st is the name change. The experienced employees will remain the same, and the financial products you currently enjoy will stay the same through our planned system conversion in 2023.

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 34 branch locations around the state, have robust mobile/digital channels, and like us, they do a tremendous amount of good in the community. In addition to business banking, Georgia's Own offers a wide variety of low-cost, consumer products and services.

What's Next?

In 2023, we will begin our planned system conversion. That means that in addition to the current locations available to you now, after conversion, you will have access to the 34 additional Georgia's Own locations throughout metro-Atlanta, Southwest Georgia, Southeast Georgia, Augusta, and Savannah, and over 110,000 surcharge-free ATMs. You'll also be able to take advantage of the additional consumer products and services that Georgia's Own offers. As with any system conversion, there will be some downtime. You will receive more detailed information on that closer to our conversion date.

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

Not yet. Vinings Bank will still be using a different operating system than Georgia's Own until conversion is completed.

Will Vinings Bank branches remain open?

We have no plans to close any Vinings Bank branches.

Will my accounts continue to be insured?

Your accounts will continue to be federally insured just as they are today. However, as a Credit Union, those funds are insured 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 you add any new fees or will I have to pay more because of the acquisition?

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 expanded product offerings.

Will my online banking change?

For now, your online banking will remain the same as it is today. In 2023, we will convert your Vinings Bank online banking to Georgia's Own. You will be getting more detailed information regarding your online banking account closer to that time.

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 before our planned 2023 conversion. More details will be provided 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. There are currently no plans to reissue you new credit cards.

Is there anything I should do at this time?

Yes. Let's verify your email, phone number, 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 770.437.0004 if you have any questions about this acquisition and what it means to you.