



GEORGIA'S OWN  
CREDIT UNION

September 15, 2022

Dear Vinings Bank Customer,

As a valued customer of Vinings Bank, I'd like to share some exciting news! As of October 17th, 2022, Vinings Bank will become part of Georgia's Own Credit Union. On October 17th, the Smyrna and Alpharetta branch locations will reopen as Georgia's Own.

What does this mean for you? As a valued Vinings Bank customer, the biggest thing you'll notice on October 17th is the name change. Experienced employees will stay the same. Your existing accounts with Vinings Bank will also remain the same.

Vinings Bank will continue to be the same great financial institution with a community focus that sets us apart from other financial institutions. Both institutions have a culture of commitment to customers and the community, making the partnership an ideal fit. We share a common belief in providing face-to-face personal service, the convenience of electronic banking services, and dedication to our customers' financial success. We will continue to bring you the same competitive products and services and expanded lending capacity you have come to appreciate. In addition, this partnership will allow Vinings Bank customers to take advantage of low-cost consumer products, providing extra convenience and savings.

In 2023 we will begin our planned system conversion. That means that in addition to the current locations available to you, after conversion, you will have access to the 34 additional Georgia's Own locations throughout metro Atlanta, Southwest Georgia, Southeast Georgia, Augusta, and Savannah. As with any system conversion, there will be some downtime. You will receive more detailed information closer to our conversion date.

Our 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 770.437.0004 and we will be happy to assist you.

Sincerely,

J. Dan Oliver  
CEO – Vinings Bank

Dave Preter  
CEO – Georgia's Own Credit Union