



GEORGIA'S OWN
CREDIT UNION

[Date]

[Name]

[Address]

[City St Zip]

Dear [Name]:

We are pleased to announce that the purchase and assumption of Vinings Bank's assets and liabilities was finalized on November 1, 2022. We're excited to welcome you as a new member of Georgia's Own Credit Union ("Georgia's Own") and look forward to the additional products, services, and conveniences we anticipate offering in the future.

NCUA Insurance

As of November 1, 2022, your deposits are now federally insured up to \$250,000 for each account category through the National Credit Union Administration ("NCUA"), who administers the National Credit Union Share Insurance Fund ("NCUSIF"). Visit mycreditunion.gov/share-insurance to learn more.

Account Conversion

While you are now a member of Georgia's Own, the actual conversion of accounts and system integration will not take place until May 5, 2023. You can continue to use your accounts (including your debit card, credit card, checks, online banking, etc.) as you normally would. By April 5, 2023, a conversion packet will be sent to you outlining what to expect over conversion weekend. You can also visit viningsbank.com or georgiasown.org for additional information and updates.

We look forward to getting to know you better and to being your financial partner for life.

Sincerely,

Dave Preter

President & Chief Executive Officer