

Merger FAQs

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, 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 Health Center Credit Union member, the only difference you'll notice on July 1st is the name change. Your accounts and financial products will stay the same until October 2023. Any future changes will be clearly communicated to you. The same experienced employees you've come to rely on will be here to serve and assist with any questions you may have throughout the transition and beyond.

Who is Georgia's Own?

With nearly 90 years of service to their members, Georgia's Own is one of the oldest, largest, and most trusted financial institutions in the state. Once Atlanta Telco and then Georgia Telco, the Credit Union served telephone employees throughout the state before expanding its charter. While headquartered in Atlanta, GA, Georgia's Own has served the Augusta community for 20 years—and, like us, they do a tremendous amount of good in the local areas in which they operate. In all, Georgia's Own features 34 branch locations and has robust mobile/digital channels available to serve members.

What's next?

On September 29th, we will begin our planned system conversion. This means in addition to the current locations available to you, beginning in October, you will have access to 34 additional Georgia's Own locations throughout Southwest Georgia, Southeast Georgia, and metro Atlanta, as well as over 110,000 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. 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. Health Center Credit Union will remain on its current operating system through September 29th.

Will Health Center Credit Union branches remain open?

Health Center Credit Union branches will remain open, and you will see expanded hours of service through the Georgia's Own Member Services Center starting in October 2023.

Will my accounts continue to be insured?

The National Credit Union Administration (NCUA) operates the National Credit Union Share Insurance Fund (NCUSIF) to protect accounts at federally insured credit unions up to \$250,000. The \$250,000 in coverage applies to each share owner, per insured credit union, for each account ownership category.

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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?

Georgia's Own remains committed to saving its members money. While the fees at HCCU are similar to those at Georgia's Own, there may be some differences depending on the product or service. Fees and fee disclosures can be found on the Georgia's Own website and will be mailed to members at a later date.

Will my online banking change?

For now, your online banking and Bill Pay will remain the same as it is today. During the last weekend in September, we will convert your Health Center online banking to Georgia's Own. You will receive more detailed information regarding your online banking account and Bill Pay 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. Your new Georgia's Own Visa debit card will be mailed to your address on file in mid-January 2024, giving you access to more than 110,000 surcharge-free ATMs nationwide. Please continue using your HCCU debit card until your new Georgia's Own card arrives in January. Card activation instructions and other important details will come with your new card.

Can I continue using my credit card?

For now, yes. Active and open HCCU Visa® credit cards you have will continue to work as they do today until September 29, 2023. Prior to conversion, you will have the option to open a new Visa Classic or Classic Secured credit card with Georgia's Own and transfer the existing balance from your HCCU card. For additional Georgia's Own Visa product offerings, you can initiate an application. If you choose not to open a new credit card with Georgia's Own, existing balances will be converted to a fixed-rate Signature loan with the same interest rate and payment terms as your current HCCU Visa. Detailed information was sent to all credit card holders during the month of August.

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 current contact information on file so we can ensure you stay up to date with these exciting changes ahead. Contact information can be updated via Online Banking, or by contacting us at 706.434.1600.

What if I have additional questions?

We are here to answer your questions! Please don't hesitate to contact us at 706.434.1600 if you have any questions about this merger and what it means to you.