

# Merger FAQs

Learn more about our planned system conversion, Sept. 29th — Oct. 1st

## 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.

## Will HCCU branches remain open?

Health Center Credit Union branches will remain open on Friday, September 29th, and will open normal business hours on Monday, October 2nd. Also, you will have access to expanded hours of service through the Georgia's Own Member Services Call Center starting in October 2023.

## Will my savings account numbers change?

On October 1st, your oldest HCCU Membership Savings account will become your Primary Savings account with Georgia's Own. If you have additional savings accounts with HCCU, these accounts will convert to a Related Savings account. Your new account number will be your current HCCU savings account number and suffix combined (e.g. 12345-1 will become 123451.)

## Will my checking and money market account numbers change?

On October 1st, your HCCU consumer, DBA, Trust, or Estate checking account will convert to a Georgia's Own All Access checking account. Your HCCU Money Market account will convert to a Georgia's Own Money Market account. Your checking and money market account number will be the MICR number found at the bottom of your current HCCU checks, opposite of the routing number.

## What happens to my Kasasa Rewards?

Existing Kasasa checking accounts will be converted to a Georgia's Own All Access checking account. A cash back reward feature will be offered on your All Access checking account upon system conversion. Full details can be found on pages 19-21 of the Owner's Manual, or on our website at [georgiasown.org/hccu](http://georgiasown.org/hccu).

## Will I still be able to access online banking?

Legacy HCCU online banking will be unavailable as of September 29th. Beginning October 2nd, Georgia's Own access will be available, and you will have the opportunity to login to your online banking for a new user experience. In most cases, your HCCU login credentials will not change. Upon initial login on or after October 2nd, you will use your current username and password. At that time, you will be prompted to change your password. If necessary, any required username changes will be communicated prior to October 2nd. Detailed instructions will be emailed to all online banking users by mid-September.

## Can I continue to use 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.

# Merger FAQs

Learn more about our planned system conversion, Sept. 29th — Oct. 1st

## Can I continue to use my credit card?

For now, yes. Active and open HCCU Visa® credit cards will continue to work as they do today until September 29, 2023. By now, you may have chosen to open a new Georgia's Own Visa Classic or Classic Secured credit card with the existing balance transferring to your new card. If you have chosen not to open a new credit card with Georgia's Own, the existing balance will be converted to a fixed-rate Signature loan with the same interest rate and payment terms as your current HCCU Visa. If you chose a new Georgia's Own credit card, it will arrive in late September to begin using in October.

## How will this impact Bill Pay?

Between September 25th and October 1st, your existing Bill Pay will be unavailable. Existing Bill Pay subscribers will automatically be converted to the Georgia's Own system during that time. Beginning October 2nd, you will have access to a payments and transfers experience allowing you to easily pay and manage bills, quickly send money to friends or family, and transfer funds to external accounts owned by the payer. Six months of previous Bill Pay transaction history will be visible within the new system. Detailed information will be emailed to Bill Pay subscribers by mid-September.

## Will the term or rate of my CD change?

As of October 1st, your HCCU CD(s) will be converted to a Savings Certificate (CD) with Georgia's Own Credit Union. Your current rate and terms will not change. However, at your next maturity date, changes in interest rates and/or renewal products may occur. Changes will be communicated in the standard "Notice of Renewal" that will outline your new Savings Certificate terms at your next maturity date.

## Will this change any aspect of my loan?

If you already have a loan with HCCU, the terms of your contract will not change. Please note: If you don't already have an automated payment set up and would like to take advantage of this convenience, simply contact the Credit Union after October 1st at 800.533.2062. If you have loan payments set up electronically, beginning October 1st, please update the financial institution to Georgia's Own Credit Union (routing number 261071438). Beginning October 1st, please update the payment address to: Georgia's Own Credit Union, PO Box 105205, Atlanta, GA 30348-5205. Beginning October 1st, please contact your insurance agent/company and request a change in the loss payee to: Georgia's Own Credit Union, Its Successor and/or Assigns, PO Box 105205, Atlanta, GA 30348-5205.

## Will this change anything on my mortgage loan?

Please continue making monthly payments on your mortgage in a timely manner, including paying the required tax and insurance premiums to the appropriate parties. Rest assured that your existing mortgage loan is not being sold and will continue with the same terms you have today. In the event there are any changes to your mortgage, such as a new payment address, you will receive further communication prior to the system conversion in October. If you have any concerns about the conversion and how it affects your mortgage and escrow accounts, please call us at 800.533.2062.

## What if I have additional questions?

We are here to answer your questions! Please don't hesitate to contact us at 706.434.1600.