

WELCOME TO GEORGIA'S OWN



# OWNER'S MANUAL



GEORGIA'S OWN  
CREDIT UNION



Federally  
Insured by NCUA

# FIND WHAT YOU NEED

**Welcome & Important Reminders.....1**

**Savings & Checking Accounts.....2**

- Savings Accounts
- Checking & Money Market Accounts
- Visa® Debit Cards
- CardValet
- Automatic Payment Debit

**Savings & Checking Accounts (cont.).....3**

- Direct Deposit
- Paper Checks
- Wire Transfers

**Savings & Checking Accounts (cont.).....4**

- CDs
- Holiday Accounts
- Vacation Accounts
- Student Organization Accounts
- Safe Deposit Boxes

**Credit Cards & Loans .....5**

**Online Account Access.....6-7**

- Online Banking
- eStatements
- Bill Pay
- Mobile Banking

**Additional Products & Services .....8**

**Branch Locations .....9**

**Disclosures .....10-18**

**Cash Back Rewards FAQs .....19-21**







# WELCOME TO **GEORGIA'S OWN**

## WHAT YOU NEED TO KNOW & DO NEXT

On July 1, 2023, Health Center Credit Union (HCCU) became part of Georgia's Own Credit Union. Our planned system conversion is September 30th through October 1st. Your HCCU accounts will automatically be transferred to the Georgia's Own Credit Union system during that time, after which you'll be able to take advantage of the full suite of products and services that Georgia's Own offers. We intend to make this conversion as simple and seamless as possible. **Please read the information included in this booklet to make you better aware of key dates and important information.** For your records, your account disclosures are included in the Membership and Services Guide included in this mailing.

### Important Reminders

- 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**.
- Please note, you will no longer have access to your transaction history. You may download copies of historical statements **prior to September 29th**.
- Beginning **September 25th through 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. Existing eBills (online versions of paper bills sent directly through Bill Pay) and external transfers (formerly PopMoney and account-to-account transfers) will not convert and will need to be re-established in the new system beginning **October 2nd**.
- Your new Georgia's Own Visa debit card will be mailed to your address on file in mid-January. **Please continue to use your current debit card until your new card arrives in January.**
- **DO NOT change your routing number prior to October 1st.** Doing so will direct your items to Georgia's Own too early. Your accounts will not be in our system until conversion is completed in October.
- **Please confirm we have your correct mailing address, email address, and phone number(s) on file.** If you have contact information updates, please call us at 706.434.1600 or visit the Walton Way or Evans branch office so we can ensure your information is updated in all of our Credit Union systems.
- Starting **October 2nd**, your new call center number is 800.533.2062 and expanded hours are Monday-Friday, 8am-6pm. You can also visit us at [georgiasown.org](https://georgiasown.org).
- Higher than normal call volume is anticipated in the days immediately following system conversion. Many self-service options are available at [georgiasown.org](https://georgiasown.org).



# SAVINGS & CHECKING

## Savings Accounts

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. A \$5 refundable minimum is required in your Primary Savings account, representing your "share" in Georgia's Own. HCCU has provided the \$5 par value on your behalf. **Your new account number will be your current HCCU savings account number and suffix combined (e.g., 12345-1 will become 123451.)** Business Savings account information will be shared in a separate communication.

## Checking and Money Market Accounts

Your HCCU consumer, DBA, Trust, or Estate checking account will convert to a Georgia's Own All Access checking account. Kasasa checking account members can find more information on page 19, "Cash Back Rewards FAQs". Benefits of your new checking account include online and mobile banking access with Bill Pay, a debit card eligible for digital wallet, and options for Overdraft Protection and Overdraft Privilege (for qualifying accounts). 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.**

⑆ 26 1 18906 1⑆ 123789456 1⑆ 00 25

Business Checking account information will be shared in a separate communication.

## Visa Debit Card

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.

## CardValet

The CardValet service will no longer be available after September 29th. You will be able to set alerts, view, and manage your account transactions on the Georgia's Own mobile app.

## Automatic Payments from Your Accounts

**Debit Card: Through January 2024, automatic payments from your debit card (e.g., Apple, Netflix, Amazon, etc.) will continue with no impact.** More instruction will be included with your card in January 2024 on what to do when you receive your new debit card.

**Credit Card: All automatic payments from your credit card (e.g., Apple, Netflix, Amazon, etc.) will need to be updated prior to the next scheduled October recurring payment date. It is important to be sure the September payment is complete and out of your account before you make any changes.** Please provide these entities with a new credit card, debit card, or routing/checking account number to avoid service interruptions.

**Checking Account: Automatic payments from your checking account (e.g., utilities, mortgage, rent, etc.) will need to be updated on or after October 1, 2023 using Georgia's Own**



# SAVINGS & CHECKING

**Credit Union's routing number, 261071438.** Beginning October 2nd, you can set up automatic payments through Georgia's Own Bill Pay.

## Direct Deposit

All direct deposits will continue with your old routing number for a period of time after our system conversion. **Your new routing number with Georgia's Own is 261071438.**

### Before October, you will need to do the following:

- **Please review your account to make sure that your current HCCU account number is correct with your employer and other providers, including the Department of Social Security.** There are instances where your account number may be incorrect, but you are still receiving deposits. If your current account information is not correct, it could affect incoming deposits after October 1st.
- Please make sure all your payers have your full and correct HCCU MICR number on file for checking account deposits.
- Make sure all of your payers have your savings account number with suffix on file for savings account deposits. Savings account numbers with no suffix should be updated.

### On or after October 1st, please do the following:

- Update your routing number to Georgia's Own Credit Union's routing number, 261071438. **Do not change your routing number prior to October.** If you will be expecting direct deposits between October 1st through October 4th, please DO NOT change your routing number with that provider until your funds have posted that cycle.

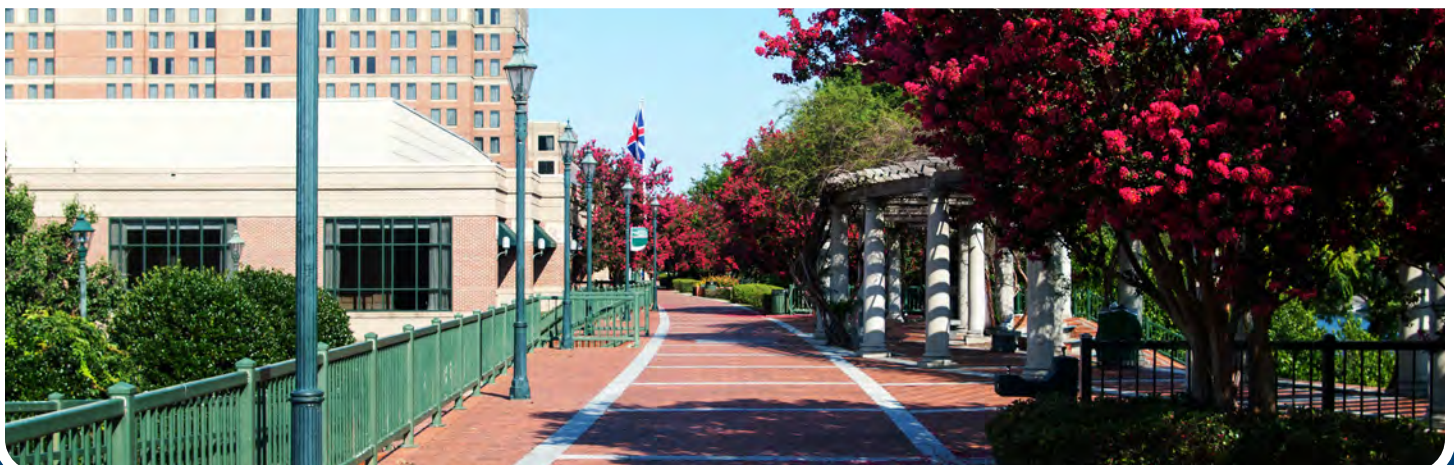
- To change your information with the Department of Social Security, visit [ssa.gov/myaccount/direct-deposit.html](https://ssa.gov/myaccount/direct-deposit.html) and have your account information available.

## Paper Checks

We're confident that Georgia's Own offers so many new and amazing services that you will never need to write another check—but if you choose to do so, **please continue using your existing supply of checks.** Any check order placed after October 1st will have your new Georgia's Own information on it. If you order checks before your current book is depleted, destroy any old checks to avoid errors and/or identity theft.

## Wire Transfers

On October 1st, please discontinue using the incoming wire instructions previously provided by HCCU. Please make sure to update any existing templates with any financial institution you currently use to send wires to HCCU. On or after October 1st, please use Georgia's Own Credit Union's wire instructions published on our website along with your newly formatted account number for all future incoming wires.



# SAVINGS & CHECKING

## CDs

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.

## Holiday Accounts

On October 1st, your HCCU Christmas Club account will convert to a Georgia's Own Holiday Club account. Like HCCU, your funds will transfer out of the holiday account annually. This automatic payout transfers your funds to your primary share savings account each year on November 1st. This is slightly earlier than when the transfer occurred at HCCU, making holiday planning and shopping easier! After conversion, you will be able to access funds in your Holiday Club account at any time, without an early withdrawal penalty.

## Vacation Accounts

On October 1st, your HCCU Vacation Club account will convert to a Georgia's Own Vacation Club account. Just like the Holiday Club accounts, after conversion you will be able to access funds in your Vacation Club account at any time, without an early withdrawal penalty.

## Student Organization Accounts

For members with an existing student organization/club account, further details will be mailed to the address on file in the coming days.

## Safe Deposit Boxes

Safe deposit boxes are available at the Walton Way branch. You may contact them for availability.

Size	Annual Fee
3" x 5" x 22" .....	\$30.00
3" x 10" x 22" .....	\$50.00
5" x 10" x 22" .....	\$60.00
10" x 10" x 22" .....	\$90.00

Service	Fee
Duplicate Key Fee .....	\$20.00
Drilling of Box Fee .....	\$150.00





# CREDIT CARDS & LOANS

## Credit Cards

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. If you choose a new Georgia's Own credit card and wish to have payments to your credit card set up electronically (via other financial institutions, Bill Pay, etc.) or you are paying by mail, please update the payment address and new credit card number on any payments made after September 29th to the address below. Payments sent to the incorrect address or previous credit card number after September 29th will be returned to sender.

Visa  
PO Box 71050  
Charlotte, NC 28272-1050

### **Be sure to cancel current recurring payments to your existing credit card after the September payment has been completed.**

To set up automatic payments to a balance that is converted to a fixed-rate Signature loan, see the "Consumer Loans" section below.

## Consumer Loans

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

## Mortgage Loans

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.





# ONLINE ACCOUNT ACCESS

## Online Banking

Beginning October 2nd, you can access your new online banking experience. In most cases, your HCCU login credentials will not change. Account alerts may be re-established at this time.

**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.

Consumer and business members not currently registered for online banking with HCCU will have the opportunity to self-register for Georgia's Own online banking beginning October 2nd by using the "Online Banking Login" tab and clicking on "New User" in the upper-right corner of the website at [georgiasown.org](http://georgiasown.org). Please ensure your email address with HCCU is correct before September 29th.

As a primary or joint owner of consumer deposit or loan accounts, you will have the opportunity to utilize online banking via desktop and/or mobile app using a single login. Features and functionality such as Bill Pay and mobile deposit may also be available.

If you are a business owner, you will have the opportunity to utilize our **business online banking** via desktop and/or mobile app using a single login. Features and functionality such as Bill Pay and mobile deposit will be available to you at this time. Additional services such as ACH origination, wires, and Positive Pay may also be requested beginning October 2nd. Additionally,

the owner of the business will be able to grant access and permissions to additional users to utilize some of the same features and functionality.

## eStatements

Please download any previous eStatements and/or transaction history prior to September 29th, as this information will not be available in online banking after system conversion. Upon registration and login, primary owners will automatically be enrolled in eStatements. New Georgia's Own account statements will become available in the following month. **Joint owner access to eStatements will be unavailable, however new transaction history may be downloaded.**

## 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.

## Prior to September 25th

- Existing Bill Pay subscribers may review or print existing biller or payment information as needed for transactions scheduled through October 1st.



# ONLINE ACCOUNT ACCESS

- Existing eBills (online versions of paper bills sent directly through Bill Pay) and external transfers (formerly PopMoney and account-to-account transfers) will not convert and will need to be re-established in the new system beginning October 2nd.

## Between September 25th and September 29th

- The last day to make payments or automatic transfers using HCCU's Bill Pay is September 24th.
- Any **payments** scheduled through October 1st will process in HCCU Bill Pay 3-5 business days prior to the scheduled payment date.
- Any **automatic transfers** scheduled for September 30th or October 1st will be processed by your existing system on September 29th.

## Beginning October 2nd

- Georgia's Own online banking and Bill Pay will become available. Any converted payments scheduled with dates on or after October 2nd will be visible within the new system and available for processing.
- Converted billers may now be eligible for eBills and payment alerts may be established.
- Any scheduled or recurring transfers made to recipients outside of HCCU will need to be re-established upon login.

## Mobile Banking

Georgia's Own Credit Union's mobile banking app is available for download from the App Store or Google Play. **Beginning October 2nd, you will have the opportunity to register as a new member or log in.** In most cases, your HCCU login credentials will not change. A new password will be required upon initial login beginning October 2nd. If necessary, any required username changes will be communicated prior to October 2nd.



# ADDITIONAL PRODUCTS & SERVICES

- **Business accounts:** We have a variety of Business Checking, Money Market, Savings, and CD accounts available. In addition, we have **commercial loan options**, including SBA and USDA loans. We can finance equipment or real estate purchases, help to improve cash flow, or explore refinancing existing business debt.
- A variety of **credit card choices**, like our Visa Signature®, Platinum, and Student credit cards, which earn Flex Rewards
- Additional **checking options**, including **Perks+ Checking, i[check] for young adults, and Resolution Checking**
- Additional **savings options**, such as our Coindexter Club for children 13 and younger and i[save] for those 14 to 25 years of age
- **Loan protection plans**, including Guaranteed Asset Protection, Mechanical Repair Coverage, and Member Protection Plus. Additional protection services include accidental death and dismemberment, life insurance, and home insurance. Ask how you can change your current plan or opt in to one of these services\*.
- **Private Banking:** personalized financial services and products offered to the high-net-worth individuals.
- Georgia's Own **Investment & Retirement Services** is a team of experienced professionals that can help you manage your investments and savings, regardless of where you are in your preparation. A little strategic planning and insightful analysis now can go a long way to helping ensure your retirement is everything you hope it will be, and more.\*\*
- Private undergraduate and graduate **student loans** and refinances.
- Georgia's Own **Carfinder** service: free auto buying service for members.
- 24/7 lending and our automated phone service, **TeleTalk**
- Shared branch network: enjoy access to **5,000+ shared branch locations** nationwide and **110,000 surcharge-free ATMs**

*\*Insurance and warranty products are not products of Georgia's Own Credit Union. Insurance and warranty products are not deposits, they are not federally insured, and may be subject to risk. They are not an obligation of or guaranteed by Georgia's Own Credit Union.*

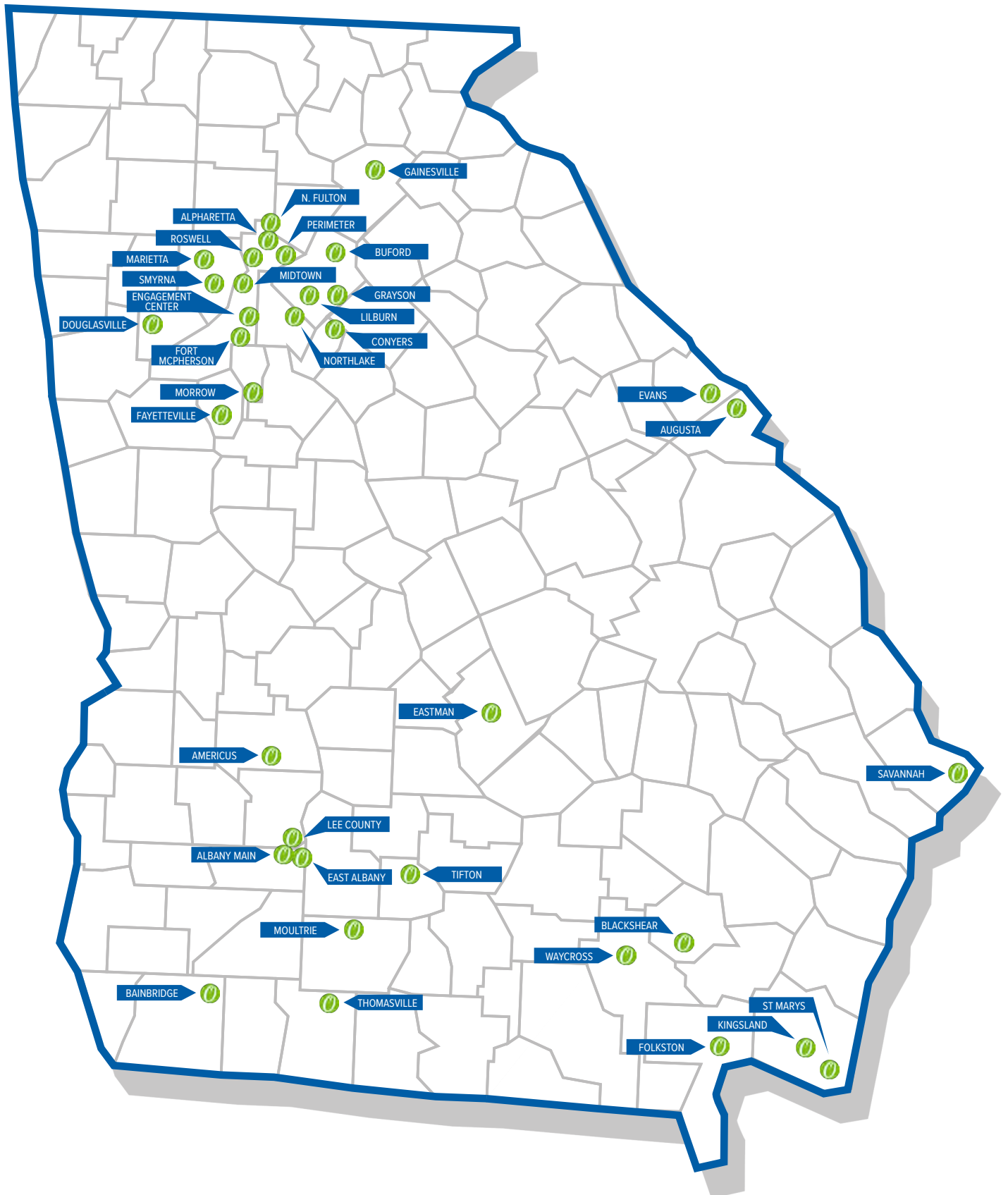
*\*\*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Georgia's Own Credit Union and Georgia's Own Investment and Retirement Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Georgia's Own Investment and Retirement Services, and may also be employees of Georgia's Own Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Georgia's Own Credit Union or Georgia's Own Investment and Retirement Services. Securities and insurance offered through LPL or its affiliates are:*

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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# BRANCH LOCATIONS



## CHANGES TO YOUR FUNDS AVAILABILITY SCHEDULES EFFECTIVE OCTOBER 1, 2023

**IMPORTANT:** As of October 1st, 2023, your Health Center Credit Union accounts will automatically be transferred to the Georgia's Own Credit Union system. The following changes to your funds availability schedule will take effect at that time. Changes are underlined.

### FUNDS AVAILABILITY POLICY DISCLOSURE

This Disclosure describes your ability to withdraw funds at Georgia's Own Credit Union. It only applies to the availability of funds in transaction accounts. The Credit Union reserves the right to delay the availability of funds deposited to accounts that are not transaction accounts for periods longer than those disclosed in this policy. Please ask us if you have a question about which accounts are affected by this policy.

**1. GENERAL POLICY** — Our policy is to make funds from your cash and check deposits available to you on the next business day after we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after our cutoff hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

**2. RESERVATION OF RIGHT TO HOLD** — In some cases, we will not make all of the funds that you deposit by check available to you on the next business day that we receive your deposit. Funds may not be available until the second business day after the day of your deposit. However, the first \$225.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the next business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees or if we decide to take this action after you have left the premises, we will mail you the notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

**3. HOLDS ON OTHER FUNDS** — If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this Disclosure for the type of check that you deposited.

**4. LONGER DELAYS MAY APPLY** — We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than \$5,525.00 on any one (1) day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six (6) months.
- There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

**5. SPECIAL RULES FOR NEW ACCOUNTS** — If you are a new member, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5,525.00 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks will be available on the next business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$5,525.00 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525.00 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

**6. DEPOSITS AT ATMS, SERVICE CENTERS, OUTLETS** — Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the date of your deposit. Funds from any deposits (cash or checks) made at ATMs we do own or operate will not be available for withdrawal until the second business day after the date of your deposit. All ATMs that we own or operate are identified as our machines. Funds from any deposit other than immediate credit items such as cash, government checks, Federal Reserve or Federal Home Loan Bank checks, or US Postal Money Orders made at teller assisted Service Centers or Outlets will not be available for withdrawal until the second business day after the date of your deposit.

**7. FOREIGN CHECKS** — Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this Disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institution upon which it is drawn.



## CHANGES TO YOUR ACCOUNT TERMS EFFECTIVE OCTOBER 1, 2023

The enclosed Truth-in-Savings Account Disclosure and Truth-in-Savings Fee Schedule are provided to you as notification of change-in-terms in connection with the merger, **some terms and conditions relating to your account(s), as well as certain fees and charges, may be different.** Please review and retain these documents in their entirety as they may directly affect certain accounts you will maintain with us. **If you have any questions in regard to your account terms, contact information is conveniently located on the Truth-in-Savings Disclosure.**

- Savings accounts will convert to a Primary Savings or Related Savings account.
- Christmas Club account will convert to a Holiday Club account.
- Vacation Club account will convert to a Vacation Club Savings account.
- Money Market Share account will convert to a Money Market account.
- Fresh Start Checking, E-Checking, Classic Checking, and Kasasa\* Checking accounts will convert to All Access Checking accounts.

\*For all Kasasa checking account members, please refer to the Cash Back Rewards FAQs listed on pages 19-21 of this booklet for further detail.

## CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

EFFECTIVE DATE: July 01, 2023 through September 30, 2023									
Rates and terms applicable to your account at the Credit Union are provided with the Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time. Fees and additional terms can be found on the separate document titled Truth-in-Savings Fee Schedule.									
ACCOUNT TYPE	DIVIDENDS/INTEREST			BALANCE REQUIREMENTS				ACCOUNT LIMITATIONS	
	Dividend/Interest Rate/ Annual Percentage Yield (APY)	Dividends/ Interest Compounded	Dividends/ Interest Credited	Dividend/ Interest Crediting Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends	ACCOUNT LIMITATIONS
<input type="checkbox"/> Primary Savings <input type="checkbox"/> Holiday Savings <input type="checkbox"/> Vacation Savings <input type="checkbox"/> Related Savings <input type="checkbox"/> Resolution Savings <input type="checkbox"/> i[save] <input type="checkbox"/> Coindexter Club Savings	0.10% / 0.10% 0.15% / 0.15% 0.20% / 0.20%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.01 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Club Individual Retirement Savings	0.05% / 0.05% 0.06% / 0.06% 0.07% / 0.07%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.01 to \$49,999.99 \$50,000.00 to \$99,999.99 \$100,000.00 or greater	Daily Balance	Account subject to IRS guidelines.
<input type="checkbox"/> Bank On Savings	0.10% / 0.10%	Quarterly	Quarterly	Quarterly (Calendar)	\$5.00	—	\$5.01	Daily Balance	Account transfer and withdrawal limitations apply.
<input type="checkbox"/> Non-Dividend/Interest Bearing Savings	—	—	—	—	\$5.00	—	—	—	Account transfer and withdrawal limitations apply.
EFFECTIVE DATE: August 01, 2023 through August 31, 2023									
<input type="checkbox"/> Perks+ Checking	0.01% / 0.01% 0.02% / 0.02% 0.03% / 0.03%	Monthly	Monthly	Monthly (Calendar)	—	—	\$0.00 to \$1,499.99 \$1,500.00 to \$2,499.99 \$2,500.00 or greater	Daily Balance	—
<input type="checkbox"/> All Access Checking <input type="checkbox"/> Golden Bell Checking <input type="checkbox"/> i[check] <input type="checkbox"/> HSA Checking	0.01% / 0.01%	Monthly	Monthly	Monthly (Calendar)	—	—	—	Daily Balance	—
<input type="checkbox"/> Resolution Checking <input type="checkbox"/> Non Dividend/Interest Bearing Checking	—	—	—	—	—	—	—	—	—
<input type="checkbox"/> Bank On Checking	—	—	—	—	\$25.00	—	—	—	Account withdrawal limitations apply.



EFFECTIVE DATE: August 1, 2023 through August 31, 2023					
<input type="checkbox"/> Money Market	0.50% / 1.00%	1.00% / 1.25%	1.25% / 1.50%	1.50% / 2.00%	2.00% / 2.00%
	Monthly	Monthly	Monthly (Calendar)	—	\$2,500.00
ACCOUNT DISCLOSURES					
	\$2,500.00 to \$9,999.99	\$10,000.00 to \$24,999.99	\$25,000.00 to \$49,999.99	\$50,000.00 to \$99,999.99	\$100,000.00 to \$249,999.99
	\$250,000.00 to \$499,999.99	\$500,000.00 to \$999,999.99	\$1,000,000.00 or greater	—	—

**Except as specifically described, the following disclosures apply to all of the accounts.**

**1. RATE INFORMATION** — The Annual Percentage Yield is a percentage rate that reflects the total amount of dividends/interest to be paid on an account based on the dividend/interest rate and frequency of compounding for an annual period. For Primary Savings, Holiday Savings, Vacation Savings, Related Savings, [save], Resolution Savings, Coindexter Club Savings, Club Individual Retirement Savings and Bank On Savings accounts, the Dividend/Interest Rate and Annual Percentage Yield may change quarterly as determined by the Credit Union's Board of Directors. For Perks+ Checking, All Access Checking, Golden Bell Checking, [check], HSA Checking, and Money Market accounts, the Dividend/Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Primary Savings, Holiday Savings, Vacation Savings, Related Savings, [save], Resolution Savings, Coindexter Club Savings, Club Individual Retirement Savings, and Bank On Savings accounts, the Dividend/Interest Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend/interest crediting period. For Perks+ Checking, All Access Checking, Golden Bell Checking, [check], HSA Checking and Money Market accounts, the Dividend/Interest Rates and Annual Percentage Yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend/interest crediting period. The Primary Savings, Holiday Savings, Vacation Savings, Related Savings, [save], Coindexter Club Savings, Club Individual Retirement Savings, Perks+ Checking, and Money Market accounts are tiered rate accounts. The balance ranges and corresponding dividend/interest rates and annual percentage yields applicable to each tier are disclosed in the Rate Schedule. For tiered accounts, once a particular range is met, the dividend/interest rate and annual percentage yield for that balance range will apply to the full balance of your account.

**2. BANK ON CHECKING** — The following features are not available with the Bank On Checking account: Checks- checks created and written by you will be returned even if you have enough money to cover them. You may incur fees from

the party you were trying to pay when a check is returned. Overdraft Protection - including transfers from your Bank On Savings Account, and [Online Bill Pay](#).

**3. NATURE OF DIVIDENDS/INTEREST** — Dividends /Interest are paid from current income and available earnings after required transfers to reserves at the end of the dividend/interest period.

**4. DIVIDEND/INTEREST COMPOUNDING AND CREDITING** — The compounding and crediting frequency of dividends/interest and the dividend/interest crediting period applicable to each account are stated in the Rate Schedule. The dividend/interest crediting period is the period of time at the end of which an account earns dividend/interest credit. The dividend/interest period begins on the first calendar day of the period and ends on the last calendar day of the period.

**5. ACCRUAL OF DIVIDENDS/INTEREST** — For all applicable accounts, dividends/interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account. For all accounts except Club Individual Retirement Savings accounts, if you close your account before accrued dividends are credited, you will not receive the accrued dividends/interest.

**6. BALANCE INFORMATION** — To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Savings, Related Savings, [save], Resolution Savings, Coindexter Club Savings, or Bank On Savings account. That share will earn dividends/interest at the rate disclosed in the Rate Schedule. Some accounts may have additional minimum opening deposit requirements. The minimum balance requirements applicable to each account are set forth in the Rate Schedule. For Money Market accounts, there is a minimum daily balance required. If the minimum daily balance is not maintained during the dividend/interest crediting period, there will be a service charge as stated in the Truth-In-Savings Fee Schedule. The account daily balance is determined by the account balance at the close of business day. For Primary Savings, Holiday Savings, Vacation Savings, Related Savings, [save], Resolution Savings, Coindexter Club Savings, Club Individual Retirement Savings, Bank On Savings, and Money Market accounts, there is a minimum daily balance required to earn

the Annual Percentage Yield disclosed for the dividend/interest crediting period. If the minimum daily balance requirement is not met, each day of the dividend period you will not earn the annual percentage yield stated in the Rate Schedule. For accounts using the daily balance method as stated in the Rate Schedule, dividends/interest are calculated by applying a daily periodic rate to the principal in the account each day, during the dividend/interest crediting period.

**7. ACCOUNT LIMITATIONS** — For Primary Savings, Holiday Savings, Vacation Savings, Related Savings, [save], Resolution Savings, Coindexter Club Savings, Bank On Savings, and Non-Dividend/Interest Bearing Savings accounts, you may make no more than six (6) transfers/withdrawals from your account to another account of yours or to a third party in any month by means of a preauthorized, automatic or internet transfer, by telephonic order or instruction, or by check, draft, debit card or similar order. If you exceed these limitations, your account will be subject to a fee per withdrawal/transfer as stated in the Truth-In-Savings Fee Schedule or be closed. For Holiday Savings accounts, the entire balance will be transferred to another account of yours on or after November 1st and the account will remain open. For Vacation Savings accounts, the entire balance will be transferred to another account of yours on or after May 1st and the account will remain open. For Bank On Checking accounts, checks created and written by you will be returned even if you have enough money to cover them. For Club Individual Retirement Savings, All Access Checking, Perks+ Checking, Golden Bell Checking, [check], HSA Checking, Resolution Checking, and Money Market accounts, no account limitations apply.

**8. FEES FOR OVERDRAWING ACCOUNTS** — Fees for overdrawing your account may be imposed on each presentation of a check, draft, item, ATM transaction and one-time debit card transaction (if member has consented to overdraft protection plan for ATM and one-time debit card transactions), preauthorized automatic debit, telephone initiated withdrawal or any other electronic withdrawal or transfer transaction that is drawn on an insufficient available account balance. The entire balance in your account may not be available for withdrawal, transfer or paying a check, draft or item. You may consult the Membership and Account

Agreement and Funds Availability Policy Disclosure for information regarding the availability of funds in your account. Fees for overdrawing your account may be imposed for each overdraft, regardless of whether we pay or return the draft, item or transaction. If we have approved an overdraft protection limit for your account, such fees may reduce your approved limit. Please refer to the Truth-In-Savings Fee Schedule for current fee information.

For ATM and one-time debit card transactions, you must consent to the Credit Union's overdraft protection plan in order for the transaction amount to be covered under the plan. Without your consent, the Credit Union may not authorize and pay an overdraft resulting from these types of transactions. Services and fees for overdrafts are shown in the document the credit union uses to capture the member's opt-in choice for Overdraft Protection and the Truth-In-Savings Fee Schedule.

**9. MEMBERSHIP** — As a condition of membership, you must maintain the minimum required share(s) as set forth below.

Par Value of One Share	\$5.00
Number of Shares Required	1

**10. RATES** — The rates provided in or with the Rate Schedule are accurate as of the effective date indicated on this Truth-in-Savings Disclosure. If you have any questions or require current rate information on your accounts, please call the Credit Union.

**11. FEES** — See separate Truth-In-Savings Fee Schedule for a listing of fees and charges applicable to your account(s).







**GEORGIA'S OWN**  
CREDIT UNION

P.O. Box 105205 • Atlanta, GA 30348 • [georgiasown.org](http://georgiasown.org)  
Phone: 404-874-1166 • 800-533-2062 • Fax: 404-575-1818

## CONSUMER TRUTH-IN-SAVINGS DISCLOSURE

### RATE SCHEDULE

The rates, fees and terms applicable to your Time Deposit account at the Credit Union are provided in this Truth-in-Savings Disclosure. The Credit Union may offer other rates for these accounts from time to time.

Effective Date: 8/01/23 - 8/31/23					
Savings Certificate – Monthly Accounts					
Minimum Opening Deposit	6 Month Interest Rate/Annual Percentage Yield*	1 Year Interest Rate/Annual Percentage Yield*	3 Year Interest Rate/Annual Percentage Yield*	5 Year Interest Rate/Annual Percentage Yield*	*Annual Percentage Yield assumes dividends remain in the account until maturity. Electing to have dividends credited to another account will reduce earnings.
— \$500.00	4.43%/4.50%	4.93%/5.00%	3.21%/3.25%	3.70%/3.75%	
— \$10,000.00	4.43%/4.50%	4.93%/5.00%	3.21%/3.25%	3.70%/3.75%	
— \$25,000.00	4.43%/4.50%	4.93%/5.00%	3.21%/3.25%	3.70%/3.75%	
— \$50,000.00	4.43%/4.50%	4.93%/5.00%	3.21%/3.25%	3.70%/3.75%	
— \$75,000.00	4.43%/4.50%	4.93%/5.00%	3.21%/3.25%	3.70%/3.75%	
— \$125,000.00	4.43%/4.50%	4.93%/5.00%	3.21%/3.25%	3.70%/3.75%	

Effective Date: 8/01/23 - 8/31/23					
Savings Certificate – Interest Compounded					
Minimum Opening Deposit	6 Month - Interest Rate/Annual Percentage Yield	1 Year Interest Rate/Annual Percentage Yield	2 Year Interest Rate/Annual Percentage Yield	3 Year Interest Rate/Annual Percentage Yield	5 Year Interest Rate/Annual Percentage Yield
— \$500.00	4.43%/4.50%	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.70%/3.75%
— \$10,000.00	4.43%/4.50%	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.70%/3.75%
— \$25,000.00	4.43%/4.50%	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.70%/3.75%
— \$50,000.00	4.43%/4.50%	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.70%/3.75%
— \$75,000.00	4.43%/4.50%	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.70%/3.75%
— \$125,000.00	4.43%/4.50%	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.70%/3.75%

Effective Date: 8/01/23 – 8/31/23			
Savings Certificate – Own Your Rate			
Minimum Opening Deposit	22 Month Interest Rate/Annual Percentage Yield	44 Month Interest Rate/Annual Percentage Yield	You will not be provided notice when our interest rates change; however, our rates are available at <a href="http://www.georgiasown.org">www.georgiasown.org</a> . Rates are set at the credit union's discretion and are not guaranteed to rise during the term of your certificate. The new Interest Rate will not be applied retroactively and will be available for the remaining term of the certificate. No additional funds may be added. Exercising the bump option will not extend the maturity date. The new rate will be effective within 5 business days of exercising the bump option. All other standard terms and conditions apply.
	2.48% / 2.50%	3.45% / 3.50%	
	1	2	
Number of Rate Bumps			

Individual Retirement – Fixed Rate					
Effective Date:	8/01/23 – 8/31/23				
Minimum Opening Deposit	1 Year Interest Rate/ Annual Percentage Yield	2 Year Interest Rate/ Annual Percentage Yield	3 Year Interest Rate/ Annual Percentage Yield	4 Year Interest Rate/ Annual Percentage Yield	5 Year Interest Rate/ Annual Percentage Yield
— \$500.00	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.46%/3.50%	3.70%/3.75%
— \$10,000.00	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.46%/3.50%	3.70%/3.75%
— \$25,000.00	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.46%/3.50%	3.70%/3.75%
— \$50,000.00	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.46%/3.50%	3.70%/3.75%
— \$75,000.00	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.46%/3.50%	3.70%/3.75%
— \$125,000.00	4.93%/5.00%	2.97%/3.00%	3.21%/3.25%	3.46%/3.50%	3.70%/3.75%

Individual Retirement – Variable Rate	
Effective Date:	8/01/23 – 8/31/23
Minimum Opening Deposit	18 Month Interest Rate/ Annual Percentage Yield
— \$500.00	2.72%/2.75%
— \$10,000.00	2.72%/2.75%
— \$25,000.00	2.72%/2.75%
— \$50,000.00	2.72%/2.75%
— \$75,000.00	2.72%/2.75%
— \$125,000.00	2.72%/2.75%

Savings Certificate - Specials					
Effective Date:					
Minimum Opening Deposit					
— \$500.00	/	/	/	/	/
— \$10,000.00	/	/	/	/	/
— \$25,000.00	/	/	/	/	/
— \$50,000.00	/	/	/	/	/
— \$75,000.00	/	/	/	/	/
— \$250,000.00	/	/	/	/	/

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## ACCOUNT DISCLOSURES

**Except as specifically described, the following disclosures apply to all of the accounts.**

**1. Rate Information.** The Annual Percentage Yield is a percentage rate that reflects the total amount of interest to be paid on an account based on the interest rate and frequency of compounding for an annual period. For Savings Certificate-Monthly, Savings Certificate-Interest-Compounded and Individual Retirement-Fixed Rate accounts, the Interest Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account. For Individual Retirement-Variable Rate accounts, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union's Board of Directors. For Savings Certificate-Own Your Rate accounts, you may increase (bump up) your rate during the term of your account as described in the Rate Schedule. For accounts subject to interest compounding, the Annual Percentage Yield is based on an assumption that interest will remain on deposit until maturity. A withdrawal of interest will reduce earnings.

**2. Interest Compounding and Crediting.** The Savings Certificate Monthly accounts are fixed rate accounts. Interest is credited monthly, but is not compounded. The Savings Certificate Interest Compounded accounts are fixed rate accounts. Interest is compounded and credited quarterly. For the Savings Certificate Own Your Rate interest is compounded and credited quarterly. The Individual Retirement Fixed Rate accounts are fixed rate certificate accounts. Interest is compounded and credited quarterly. The Individual Retirement Variable Rate accounts are variable rate certificate accounts. The interest is compounded and credited monthly. At your option, you may choose to have interest credited to your certificate account or transferred to another account of yours. If you elect to have interest transferred to another account, compounding will not apply.

**3. Balance Information.** The minimum balance requirements applicable to each account are set forth in the Rate Schedule. To open any account, you must deposit or already have on deposit the minimum required share(s) in a Primary Savings, Golden Bell Savings, [save], Resolution Savings or Coindexter Club Savings account. Some accounts may have additional minimum opening deposit requirements. For all accounts, interest is calculated by the Daily Balance method, which applies a periodic rate to the balance in the account each day.

**4. Accrual of Interest.** For all accounts, interest will begin to accrue on noncash deposits (e.g. checks) on the business day you make the deposit to your account.

**5. Transaction Limitations.** For all accounts, after your account is opened you may make withdrawals subject to the early withdrawal penalties stated below. For Savings Certificate Monthly, Savings Certificate Interest-Compounded and Savings Certificate Own Your Rate additional deposits are not allowed. For Individual Retirement Fixed Rate and Individual Retirement Variable Rate additional deposits are allowed up to the yearly maximum IRA contribution limits, as established by the IRS.

**6. Maturity.** Your account will mature as stated on the Rate Schedule or on your Account Receipt or Renewal Notice.

**7. Early Withdrawal Penalty.** We may impose a penalty if you withdraw from your account before the maturity date.

**a. Amount of Penalty.** For all accounts, the amount of the early withdrawal penalty is based on the term of your account. The penalty schedule is as follows:

Term of 12 months or less	90 days' interest
Term of 13-24 months	180 days' interest
Term of 25-36 months	270 days' interest
Term of 37-48 months	360 days' interest
Term of 49-60 months	450 days' interest

**b. How the Penalty Works.** The penalty is calculated as a forfeiture of part of the interest that has been or would be earned on the account. It applies whether or not the interest has been earned. If the account has not yet earned enough interest or if the interest has already been paid, the penalty will be deducted from the principal.

**c. Exceptions to Early Withdrawal Penalties.** At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances:

- When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- Where the account is an Individual Retirement Account (IRA) and any portion is paid within seven (7) days after the establishment; or where the account is a Keogh Plan (Keogh) provided that the depositor forfeits an amount at least equal to the simple interest earned on the amount withdrawn; or where the account is an IRA or Keogh and the owner attains age 59½ or becomes disabled.

**8. Additional Fees.** We may impose a fee of \$25.00 for each Direct Transfer of an IRA to another Financial Institution.

**9. Renewal Policy.** Upon maturity for all accounts, your account will automatically renew for the same term unless otherwise noted or disclosed in the renewal notice. For all accounts, you will have a grace period of ten (10) calendar days after maturity in which to withdraw or contribute funds to the account without limitation or being charged an early withdrawal penalty.

**10. Nontransferable/Nonnegotiable.** Your account is nontransferable and nonnegotiable. The funds in your account may not be pledged to secure any obligation of an owner, except obligations with the Credit Union.

**11. Membership.** As a condition of membership, you must purchase and maintain the minimum required share(s) as set forth below.

Par Value of One Share: \$5.00

Number of Shares Required: 1



**LOANLINER**

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## CONSUMER TRUTH-IN-SAVINGS FEE SCHEDULE

Account Fees	
Perks+ Monthly Service Charge	\$6.95 per month
Check Printing Charge	Prices vary depending upon style
Resolution Checking Monthly Service Charge	\$10.00 per month
Resolution Checking-Check Clearing	\$0.50 per check
Bank on Checking Monthly Service Charge	\$5.00 per month
Overdraft Transfer Fee	\$6.00 per transfer
Premium Overdraft (OD) Fee	\$35.00 per presentment
Nonsufficient Funds (NSF) Fee	\$35.00 per presentment
Stop Payment Fee	\$30.00 per request
Returned Deposit/Payment Item Fee of Member's Check	\$30.00 per check
ATM/Debit Card Replacement Fee	\$5.00 per card
Debit Card Rush Fee	\$60.00 per card
Out of Network ATM Fees	
Balance Inquiries	\$3.00 per transaction
Account Transfers	\$3.00 per transaction
Withdrawals	\$3.00 per transaction
ATM/Debit Card International Transaction Fee	2% of the amount of the transaction calculated in U.S. dollars
Cashier's Check Member Fee	\$10.00 per check
Non Member Fee	\$20.00 per check
Counter Checks	3 checks for \$5.00*
Non Member Georgia's Own Check Cashing Fee	\$5.00 per check
Check Payment by Phone	\$8.00 per check
Money Market Monthly Service Charge	\$10.00 per month if the minimum daily balance drops below \$2,500
Savings, Holiday, Golden Bell, i[save], Resolution Savings, Coindexer Club Savings and Non-Dividend/Interest Bearing Savings Accounts Excess Withdrawal Fee	\$5.00 per item if more than six (6) withdrawals/transfers per month
Wire Transfer - Domestic Incoming Fee	\$15.00 per wire
Outgoing Fee	\$25.00 per wire
Wire Transfer - International Incoming Fee	\$50.00 per wire
Outgoing Fee	\$50.00 per wire**
Return Wire Fee	\$20.00 per wire

\*Initial set of starter checks free. \*\*Additional pass through fees may apply.

IRA Direct Transfer Fee	\$25.00 per transfer
Mailed Statement Fee	\$2.00 per statement
Returned Statement Fee	\$5.00 per statement
Check and Other Document Copy Fee	\$5.00 per copy
Account Research/Reconciliation Fee	\$25.00 per hour
Verification of Deposit/Loan Fee	\$25.00 per verification
Garnishment Fee	Up to \$100.00 per occasion
Levy Fees	\$50.00 per occasion
Inactive Account Fee ***	\$5.00 per month
***Inactive Account Fee: Savings Account: If you have not made any transactions for twelve (12) months to your regular savings account and the balance is below \$250, we will classify your account as inactive and may impose an inactivity fee. Checking Account: If you have not made any transactions for twelve (12) months to your checking account, we will classify your account as inactive and may impose an inactivity fee. You authorize us to transfer funds from any account to cover fee(s) and close your membership if the balance of all deposit accounts is zero (Not applicable to minor accounts).	
Dormant Account Fee	\$5.00 per month after five (5) years
Online Banking & Bill Pay Fees	
Online Banking Monthly Fee	No monthly fee
Bill Pay Monthly Fee	No monthly fee
Account to Account Transfers (set up in Bill Pay only)	
Between Georgia's Own Accounts	FREE
Outside Account to Georgia's Own	FREE
Georgia's Own to Outside Account	FREE
Member-to-Member Transfer	FREE
Person-to-Person Transfer	FREE
Bill Pay Nonsufficient Funds Fee (NSF)	\$35.00 per presentment
Bill Pay Stop Payment Fee	\$30.00 per item
Overnight/Expedited Check Payment	\$25.00 per item
Returned Item Fee	\$10.00 per item
Website Loan Payments	
Online Payment - Express Pay	\$8.00 per item
Safe Deposit Box Fees	
Safe Deposit Box pricing is dependent on size and location. Visit your nearest branch for pricing.	
Duplicate Key Fee	\$20.00
Drilling of Box Fee	\$150.00



# Cash Back Rewards FAQs

## Important Information for Kasasa Account Members

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Welcome to the Georgia's Own Credit Union family! If you are currently earning rewards through a Kasasa Checking account program, we have great news! A cash back reward feature will also be offered on your Georgia's Own checking account upon system conversion. Here are the details:

Cash Back Rewards Feature	
Monthly Reward	✓ 4.00% Monthly Cash Back Reward Credit (earn up to \$8 on \$200 spend in debit card purchases)
Monthly Qualifications	✓ 12 Debit Card Purchases (Post and settled by end of reward period) ✓ Enrollment in eStatements



# Cash Back Rewards FAQs

## Important Information for Kasasa Account Members

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### **Q. Why is my reward changing?**

**A.** The Kasasa product is not currently offered at Georgia's Own Credit Union. The Cash Back Rewards feature is the alternative solution for you to continue earning a reward.

### **Q. How is my reward changing?**

**A.** All rewards for Kasasa Checking accounts will migrate to one reward feature.

**Cash Back Rewards:** 4.00% Monthly Cash Back Rewards Credit, earned on up to \$200 in debit card purchases, maximum \$8

#### **Features no longer offered:**

Cash rewards — 2.00% APY on balances up to \$10,000 and  
0.25% APY on remaining balances over \$10,000

Tunes reward — Sign-Up Bonus  
Refunds up to \$10 on purchases from iTunes, Google Play,  
and Amazon

Nationwide ATM Fee Refunds

### **Q. When can I expect to receive the monthly rewards?**

**A.** The reward period to qualify will continue to cycle between the last day of the previous month through the second to last day\* of the current reward month. Rewards earned will be applied to your new All Access Checking account on the last day of each reward month when qualifications are met.

\*Due to system conversion activities, the September reward period will include qualification activity between August 31st through September 28th, and the October reward period will include qualification activity between September 29th through October 30th. The standard cycle will resume in the November reward period, October 31st through November 29th.

### **Q. If all qualifications are not met in a cycle, will the Cash Back Rewards feature be removed?**

**A.** No, as long as the account is open and in good standing, the opportunity to qualify will start over every cycle.





# Cash Back Rewards FAQs

Important Information for Kasasa Account Members

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**Q. Are there any other benefits I will gain?**

**A.** Yes. Here are the benefits you will enjoy in addition to Cash Back Rewards:

1. **110,000+ surcharge-free ATMs nationwide** via Allpoint, CO-OP, and Money Pass
2. Interest-Bearing Checking
3. **Anywhere Banking Tools:** Online banking, mobile banking, Bill Pay, debit card, and eStatements

**B. What options are available for Kasasa account holders to earn dividends at a higher interest rate?**

**A.** You will have access to a number of interest-bearing account options without a Cash Back Rewards feature. Our Money Market product is an option that may yield a higher dividend than the All Access checking. We offer a number of Savings Certificate (CD) terms that can earn the interest you are looking for. Ask us about it.

**Q. Will my account number change?**

**A.** For all converting checking accounts, the checking account number will be the MICR number found on your current HCCU checks, opposite of the routing number.



**Q. Are there monthly maintenance fees?**

**A.** No, there are no monthly maintenance fees for All Access Checking.

**Q. I own multiple accounts, are they all eligible for Cash Back Rewards?**

**A.** No, only converting legacy Kasasa checking accounts will be eligible for the Cash Back Reward feature. If an account with the Cash Back feature is closed, a new account will not be eligible for Cash Back Rewards. Exceptions will be considered.

# Banking on Purpose



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