

GEORGIA'S

Own

CREDIT UNION

Owner's Manual



Federally Insured by NCUA



About Georgia's Own

Welcome to Georgia's Own Credit Union. We are a full service, not-for-profit financial institution founded in 1934. With more than 180,000 members and \$1.6 billion in assets, Georgia's Own is one of the strongest, largest and most trusted financial institutions in the state.

In addition to the 500+ sponsor groups served by Georgia's Own, residents of Chatham, Cherokee, Cobb, Columbia, DeKalb, Douglas, Effingham, Forsyth, Fulton, Gwinnett, Hall, Henry, Richmond, Rockdale and Walton counties are part of the Credit Union's field of membership. Georgia's Own currently has 25 branch locations, provides free, 24/7 online banking, phone service and bill pay, features a comprehensive call center, and offers over 71,000 surcharge-free ATMs. The Credit Union is also part of the CU Service Center Network, which enables members to conduct their Credit Union transactions at 4,585 locations throughout the country.

Deposits at Georgia's Own are federally insured by NCUA for up to \$250,000 with retirement accounts being insured separately up to the same limit.

Much of the Credit Union's resources are organized around fostering innovation, providing continuous learning opportunities, developing lifelong relationships with members, proactively identifying new market opportunities, ensuring financial stability and exemplifying social and environmental responsibility. Beyond these guiding principles, the Credit Union operates according to the following tenet: ***We Stand for the Prosperity of our Members.***

Accessibility

We pride ourselves on making access to your account readily available, no matter how you choose to manage your finances. From our convenient eServices and 25 branch locations to our more than 71,000 surcharge-free ATMs and our participation in the CU Service Center Network - giving you access to 4,585 CU Service Center Outlets throughout the country - you're never far away from your Credit Union.

Member Services: 404.874.1166, 800.533.2062
TELE-TALKPlus: 404.874.0242, 800.533.3817
24-hour Loan Service: 404.874.1166, 800.533.2062

Mortgage Department: 404.874.1166, 800.533.2062
VISA Department: 404.874.1166, 800.533.2062
General Offices: 404.874.0777

Branch Locations:

Alpharetta

5825 Windward Pkwy.
Alpharetta, GA 30005
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm

AT&T Midtown Center

675 W. Peachtree St. NE
Atlanta, GA 30308
M-F: 9am-4pm

Augusta

3830 Washington Road, Suite 34
Martinez, GA 30907
M-Th: 8am-4pm; F: 8am-6pm

Buford

3360 Buford Drive
Buford, GA 30519
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm



Campanile

1155 Peachtree St. NE
Atlanta, GA 30309
M-F: 9am-4pm

Century Center

2200 Century Pkwy., Suite 4
Atlanta, GA 30345
M-F: 9am-4pm

Conyers

620 Sigman Rd., Suite 100
Conyers, GA 30013
M-Th: 8:30am-4pm; F: 8am-4:30pm

Cumming-Vickery Village

5860 Bond Street
Cumming, GA 30040
M-Th: 9am-4pm; F: 9am-5:30pm

Douglasville

7421 Douglas Blvd., Suite P
Douglasville, GA 30135
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm

Gainesville

475 Dawsonville Hwy., Suite F
Gainesville, GA 30501
M-F: 9am-4pm

Georgia State University

34 Peachtree St., Suite 200
Atlanta, GA 30303
M-F: 9am-4pm

GPC Main

133 Peachtree St.
Atlanta, GA 30303
M-F: 9am-4:30pm

Grayson

2437 Loganville Highway
Grayson, GA 30017
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm

Lilburn

4382 Lawrenceville Hwy.
Lilburn, GA 30047
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm

Lindbergh

575 Morosgo Dr.
Atlanta, GA 30324
M-F: 9am-4pm

MST Duluth*

5985 State Bridge Rd.
Duluth, GA 30097
M-F: 8:30am-4pm

Marietta

401 Cobb Pkwy. N
Marietta, GA 30062
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm

Morrow

7197 Hwy. 54
Morrow, GA 30260
M-Th: 9am-4pm
F: 9am-5pm; S: 9am-1pm

Norcross

4830 Peachtree Ind. Blvd.
Norcross, GA 30071
M-F: 9am-4pm; S: 9am-1pm

Northlake

1979 Lakeside Pkwy., Suite 100
Tucker, GA 30084
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm

Park Springs*

500 Springhouse Circle
Stone Mountain, GA 30087
M-F: 9am-3pm

Perimeter

1117 Perimeter Center W
Suite E102
Atlanta, GA 30338
M-F: 9am-4pm

Savannah Mall Blvd.

401 Mall Blvd.
Savannah, GA 31406
M-Th: 9am-4pm
F: 9am-5:30pm; S: 9am-1pm

Savannah Whitaker St.

10 Whitaker St., Suite A
Savannah, GA 31401
M-F: 9am-4pm

Wildwood

4300 Wildwood Pkwy.
Atlanta, GA 30339
M-F: 9am-4:30pm
(Closed 2:00-2:30 for lunch)

**Restricted Access*

Surcharge-free ATM Access and CU Service Center Access

Georgia's Own offers access to more than 71,000 surcharge free ATMs, as well as 4,585 CU Service Center Outlets throughout the country, where you can conduct the majority of your Credit Union business. To find a CU Service Center location near you or for information on one of our 71,000+ surcharge-free ATMs, visit georgiasown.org.



eServices

No more waiting to get information about your accounts, transfer funds, or make loan payments. Online Banking gives you a fast and easy way to do these things and more, 24 hours a day / 7 days a week, anywhere you have access to the Internet.

To save you both time and money and to protect the environment, Georgia's Own highly recommends Bill Pay and eStatements. For more information on Bill Pay, go to our Online Bill Pay information page and for more information on eStatements, go to our eStatement information page at georgiasown.org.

Products/Services Overview

Did you know that the average active Georgia's Own household saves hundreds of dollars each year?

If you are not already taking full advantage of your membership, please reconsider. From refinancing a vehicle that is currently financed elsewhere to debt consolidation through a home equity line of credit, chances are we can help you enjoy a significant monthly savings. Give us a try! Below is a list of our products and services to get you started.

Savings Accounts

Regular Savings
Holiday Savings
Money Market Accounts
Savings Certificates
Individual Retirement Accounts
Education Savings Accounts (ESAs)
Health Savings Accounts

Checking Accounts

All Access Checking
i[check] Checking
Golden Bell Checking
Resolution Checking
Visa® Check Card Services
Overdraft Privilege
ATMs

Loans

Personal Line of Credit Loans
Designer Advance
New & Used Auto Loans
Boat, RV & Motorcycle Loans
ATV, Jet Ski & Snowmobile Loans
Farm Tractor Loans
Savings, Certificate & Stock Secured Loans
CU Student Choice (Student Loans)
Day Notes
CreditAble Loans
Green Loans
Lifestyle Loans

Mortgage Loans

Purchase and Refinances
ReadiEquity Line of Credit Loans
Home Equity Fixed Rate Loans
FHA/VA Mortgages
USDA Mortgages

Credit Cards

Visa® Platinum
Student Visa
Visa Classic
Visa Classic Secured
eZCardinfo.com for credit card information

Georgia's Own Investment and Retirement Services*
Golden Bell Program
i[x]ga
Coindexer Club
Free Auto Buying Service
Extended Warranty Program
GAP Insurance
Payment Protection Insurance
Payment Holiday

Electronic Services

Georgia's Own Website - georgiasown.org
i[x]ga website: doyouix.com
Online Banking
Bill Pay
eStatements
TELE-TALK*Plus* - touch-tone phone service
24-hour Loan Service
71,000 plus surcharge-free ATMs
4,585 Shared Branch Locations

Other Services

Members Advantage Lending Plan
Payroll Deductions
Cashier's Checks
Free Notary Service
Safe Deposit Boxes (select locations)
Savings Bond Redemption
Signature Guarantee Service
Coin Counter (select locations)
BALANCE™ Financial Fitness Program
Auto, Home, and Life Insurance
AD&D Insurance

*Representatives are registered through, and securities are sold through, CUNA Brokerage Services, Inc. (CBSI), member NASD/SIPC, 2000 Heritage Way Waverly, Iowa 50677, toll-free (866) 512 6109. Insurance sold through licensed CUNA Mutual Life Insurance Company Representatives, and in New York, licensed insurance representatives of other companies. Non-deposit investment products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the Credit Union.



What You Need to Know and Do Next

On June 30, 2012, your accounts will automatically be transferred to the Georgia's Own Credit Union system. **You do not have to do anything to initiate this change. We do ask, however, that you complete all sections of the document entitled Account Form and return it as soon as possible in the enclosed postage paid return envelope.**

- Savings - Your membership number will change, although your service will not be affected. Your new membership number may be found on the enclosed membership card.
- Savings Certificates and IRAs – As of June 30, 2012, your Thrift Credit Union Certificate and/or IRA Account(s) will be invested in a Savings Certificate with Georgia's Own at the same rate and term. If you don't yet have a Certificate or IRA Account, we have a wide-array of options, all offered at highly competitive rates and attractive terms. For details, visit georgiasown.org or call the Certificate/IRA Department at 404.874.1166 and select option 6, or outside Atlanta, dial 800.533.2062, option 6.
- All Account Transfers, Payroll & ACH deductions will continue to function just as they were set up at Thrift CU.
- Checking - Your checking account number will not change, and you can continue to use your existing checks. You will be issued a new ATM or Check Card to replace your existing card. Should you have any automatic deductions connected to your Thrift Credit Union Check Card, please contact those merchants to provide them with your new Check Card number once your new card has been received.

If you do not already have a checking account with Thrift Credit Union, now's a great time to switch. In addition to free and unlimited ATM withdrawals, the ability to earn interest and pay no monthly service fees, our checking accounts come with \$800 Overdraft Privilege* for those 18 years and over who qualify.

- 24/7 Audio Response – For expedient access to your new accounts, Georgia's Own invites you to use Tele-Talk*Plus*, our Voice Response System. You may access Tele-Talk*Plus* by dialing 404.874.0242 or 800.533.3817. You will need your new account number which is shown on the enclosed membership card along with your PIN, which will be your social security number. Once entered, you will be asked to select a new PIN and will be granted full access to the Tele-Talk system. If you run into problems using our advanced Tele-Talk Voice Response System, give us a call at 404.874.1166 or 800.533.2062. For complete Tele-Talk*Plus* instructions, please visit the Tele-Talk page of our website under "products and services" at georgiasown.org.
- Online Banking – After June 30, 2012, if you were set up for online banking at Thrift Credit Union, you must enroll in online banking at Georgia's Own Credit Union. You will have to enroll in TELE-TALK*Plus* prior to enrolling in online banking. To enroll, go to georgiasown.org, and select new user under the account login on the right-hand side of the home page. You will need your Online ID, which is the account number shown on the enclosed membership card, along with your social security number and TELE-TALK*Plus* PIN. Once you are enrolled in online banking, you can take advantage of Georgia's Own other eServices, including Bill Pay and eStatements. If you need help enrolling, please call 404.874.1166 or 800.533.2062.

*Overdraft Privilege is available to members 18 and over who are in good standing with the Credit Union. We may approve certain transactions that overdraw your account. An overdraft fee of thirty (\$30.00) dollars may be charged for each transaction that overdraws your account. The categories or types of transactions that may overdraw your account include payments, purchases and transfers. Whether your overdrafts will be paid or not is in our sole discretion and we reserve the right not to pay the overdraft. For example, we typically do not pay overdrafts if your account is not in good standing or if you have too many overdrafts. We reserve the right to require you to repay your overdrafts immediately or on demand.

- eStatements –To take advantage of the ability to view your statements electronically and see copies of your checks online, simply log-in to online banking, click on the Services tab, and select Register for eStatements. You'll be doing both yourself and the environment a favor. If you find that you need to access a Thrift Credit Union eStatement please contact Member Services at 404.874.1166 or 800.533.2062 for additional assistance. (Online banking is required to sign up for eStatements).
- Bill Pay – Georgia's Own Online Bill Pay is the safe, simple, and secure way to pay your bills electronically. Bill Pay is free to all Georgia's Own members. To start using Bill Pay, you must have a Georgia's Own Checking Account and be enrolled in online banking. Simply log-in to online banking and click on the Bill Pay tab to register if you don't already have this convenient service.
- Loans – If you already have a loan with Thrift CU, the terms of your contract will not change; in other words, unless your loan contract with Thrift CU states differently, you will have the same due date and payment amount. You can pay your bill from your Credit Union account over the phone, online or in person. 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 June 30, 2012 at 404.874.1166 or 800.533.2062. To facilitate any new loan requests, be sure to contact Georgia's Own Credit Union. Even if you have a loan at another financial institution, chances are you could refinance and save.
- Visa® Credit Cards – Your Thrift Credit Card will continue to work as it normally would through July 22, 2012. And you can still access your Thrift Credit Card information by going directly to www.eZCardInfo.com. You will be issued a new Georgia's Own Visa Credit Card prior to July 22nd. You will need to activate your new Visa card on July 23rd. Your Thrift CU credit card will no longer work as of July 23rd. Once your new card has been issued, your credit card information will be available in online banking.

Take the \$500 Challenge

Keep Your Car. Trade Your Loan. If we can't lower your monthly payment, we'll give you \$500*!

With gas prices affecting everything from food to employment, even small savings can make a significant impact to your family's budget. That's why Georgia's Own Credit Union urges you to take the \$500 Challenge. If you financed your vehicle somewhere other than with the Credit Union, we'll lower your payment or give you \$500*.

If we are unable to beat your current rate, we may be able to extend your term to lower your payment. While extending your term may ultimately result in added interest costs, the money you save on a monthly basis may help offset the rising cost of necessities, like gas and groceries.

To take advantage of this offer, stop by any branch office or call 404.874.1166, 800.533.2062 option 5. Please have your rate, terms, lender's name, and payoff information available. Offer subject to withdrawal at any time without notice.

Please refer to *code*: THRIFT500 - coupon valid from 6/01/12 to 12/31/12.

*Offer valid only on vehicles financed with another financial institution. Existing Thrift CU loans are not eligible. In order to collect the \$500 incentive, member must qualify for loan under normal underwriting standards, including value of auto. Member is responsible for any tax consequences.



Coupons

GEORGIA'S OWN CREDIT UNION

\$50 Off GAP
Insurance
when you finance your auto loan with GOCU

Name _____

Day Phone _____

Account Number _____

Coupon must be presented to the Credit Union at the time of the loan. Stop by one of our Branches, visit georgiasown.org or call **404.874.1166** or **800.533.2062**.

coupon valid through 12/31/12 - THRIFT50

Georgia's Own

Get a **\$5** Deposit
when you open a new
Coindexter Club
Account (for children
13 and younger)



Plus you'll receive birthday cards, savings incentives, a quarterly newsletter, and much more! Coupon must be presented to the Credit Union. Stop by one of our Branches, apply online at georgiasown.org or call **404.874.1166** or **800.533.2062**.

*Coupon valid through 12/31/12
THRIFTCS*

GEORGIA'S OWN CREDIT UNION

By completing the coupon below, I understand that the member who referred me will receive a \$10 deposit in his/her savings account for referring me to the Credit Union. This deposit may be reported as interest income.

Refer a Friend and Earn Cash!

Fill out the information below and give this coupon to a friend, family member or co-worker. When he or she joins the Credit Union, you will receive a \$10 deposit to your primary savings account. The new member will receive a \$5 deposit to his or her savings account. Attention New Members: Please call or stop by the Credit Union to receive a membership application and remit this coupon with the completed application. Or print an application from the Web at georgiasown.org and fax it with your coupon to 404-253-9751. You may also apply online and fax the coupon to the number above.

Existing Member's Name _____

Day Phone _____ Email _____

New Member's Name _____

Day Phone _____ Email _____

coupon valid through 12/31/12 - THRIFT10

Georgia's Own

TAKES

with the new program for teens and young adults ages 14-25. when you open an *i[save]** account with **Georgia's Own Credit Union**, the first \$5 is on us—plus you'll get access to an interactive website, a quarterly magazine, video vignettes, events, giveaways, tools for financial planning and success and much more. Coupon must be presented to the Credit Union. Stop by one of our Branches, apply online at **georgiasown.org** or call **404.874.1166** or **800.533.2062**. Visit doyouix.com for more information. **do you i[x]?**



powered by

georgia's own credit union

Coupon valid through 12/31/12
THRIFTS

GEORGIA'S OWN CREDIT UNION

Home Improvement Gift Card*

Name _____

Day Phone _____

Account Number _____

*Coupon valid with loan approval and funding on a First Mortgage or Refinance at Georgia's Own Credit Union. Please present at closing.

coupon valid through 12/31/12 - THREFT100

GEORGIA'S OWN CREDIT UNION

Get 5,000 (or more)

VISA® Bonus Points

Name _____

Day Phone _____

Account Number _____

Open a new VISA® Platinum Account, and get 5,000 free Bonus Points plus 1,000 extra Bonus Points for every \$1,000 transferred from another credit card or loan.* (One time offer - balance transfers do not normally earn Bonus Points.) Coupon must be presented with VISA® application and may not be used in conjunction with any other offer.

*Existing GOCCU credit cards and loans do not apply.

coupon valid through 12/31/12 - THREFT5000

