



GEORGIA'S OWN  
CREDIT UNION

## Changes Affecting Your Membership and Account Agreement

Effective October 23, 2024, section 5 of the Membership and Account Agreement will be amended. The updated portion is highlighted below for convenience:

*5. ACCOUNTS FOR MINORS* - We may require any account established by a minor to be a joint account with an owner who has reached the age of majority under state law and who shall be jointly and severally liable to us for any returned item, overdraft, or unpaid amount on such account and for any related fees and charges. We may pay funds directly to the minor without regard to his or her minority. Unless a guardian or parent is an account owner, the guardian or parent shall not have any account access rights. We have no duty to inquire about the use or purpose of any transaction except as required by applicable law. All owners agree that we may change the minor account status to a general membership at the Credit Union's discretion when the minor reaches the age of majority or when authorized in writing by all account owner(s) after the minor reaches the age of majority. All standard account products and services or the continuation of products and services will be available based on eligibility.