

Wherever you go, you'll always have a place to feel at home

GEORGIA UNITED BRANCH LOCATIONS

Corporate Office - 6705 Sugarloaf Pkwy., Duluth

Athens - 190 Gaines School Rd., Athens

Athens - UGA - 1710 South Lumpkin St., Athens

Atlanta - GDOT - 600 W. Peachtree St., Suite 401, Atlanta

Atlanta - 4448 Tilly Mill Rd., Atlanta

Atlanta - Twin Towers - 2 MLK Jr Dr., Balcony Level, Atlanta

Atlanta - 400 Whitehall St. SW, Atlanta

Cartersville - 134 Felton Rd., Cartersville, GA

Clarkston - 500 North Indian Creek Dr., Clarkston

Conyers - 1381 Milstead Ave., Conyers

Cumming - 312 Canton Hwy., Cumming

Dalton - 605 Calhoun St., Dalton

Dalton - 1412 Chattanooga Ave., Dalton

Dublin - 2006 Veterans Blvd., Dublin

Duluth - 2270 Satellite Blvd., Duluth

Decatur - 5173 Panola Ind Blvd., Decatur

Stockbridge - 105 North Park Trail, Stockbridge

Tucker - 3840 LaVista Rd., Tucker

5,000 SHARED SERVICE CENTERS NATIONWIDE

This nationwide network of credit unions allows members of Georgia United to conduct their business at over 5,000 participating credit unions and there is no additional cost when you use a service center. When visiting a shared service center you will need to provide photo ID and your member number. Transactions normally available are deposits, withdrawals, account inquires, loan payments, fund transfers and statement printouts.

Visit: www.co-opsharedbranch.org to find participating credit union locations.

MEMBER CARE CENTER

Live credit union representatives are available by phone from 8 AM to 6 PM Monday - Friday (except Wednesday from 10 AM - 6 PM) and Saturdays from 9 AM- Noon. We can help you over the phone with almost anything you would need to do in a branch office: open a new account, apply for a loan, answer product questions, add or make changes to a current account, and much more. Contact us at **888.493.4328, option 3.**

CONTACT US

Website

www.gucu.org

New Accounts & Lending

888.493.4328 option 3

Mortgage Lending Services

888.493.4328 Ext. 6850

Auto Assistance of Georgia Car Buying Service

888.493.4328 Ext. 6471
info@cuautosearch.com
www.cuautosearch.com

CUNA Retirement, Insurance & Investments*

888.493.4328 ext. 1208
andy.anderson@gucu.org



GEORGIAUNITED
CREDIT UNION

*Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member [FINRA/SIPC](#), a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (800) 369-2862. Representatives are not tax advisors. For information regarding your specific tax situation, please consult a tax professional. Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by Georgia United Credit Union. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

NCUA

This credit union is federally insured by
The National Credit Union Administration.



BANKING THAT FITS

YOUR NEEDS

ACCESS AT YOUR FINGERTIPS

- View account balances, account history or E-Statements
- Open a new account
- Transfer funds from one account to another
- Locate ATMs and branch locations
- Check our current rates
- Bill pay

FROM THE COMFORT OF YOUR PHONE

Georgia United representatives can help you over the phone with almost anything you would need to do in a branch office: open a new account, apply for a loan, answer product questions, add or make changes to a current account, and much more.

Contact us at **888.493.4328**, option 3.

Visit gucu.org for hours.

VISIT ONE OF OUR 17 BRANCHES

- We have branches in the following cities:

Athens, GA

Cumming, GA

Northlake, GA

Atlanta, GA

Dalton, GA

Decatur, GA

Clarkston, GA

Dublin, GA

Stockbridge, GA

Conyers, GA

Duluth, GA

NOT JUST IN GEORGIA - NATIONWIDE

This nationwide network of credit unions allows members of Georgia United to conduct their business at over 5,000 participating credit unions and at no additional cost when you use a service center. When visiting a shared service center you will need to provide photo ID and your member number.

Use the Georgia United App to find Shared Branching locations - download it from The App Store today.



GEORGIAUNITED®

CREDIT UNION

770.476.6400 | 888.493.4328

gucu.org

GEORGIA UNITED OFFERS

PRODUCTS & SERVICES

At **GEORGIA UNITED CREDIT UNION** we believe that *Shared Strength* is the idea that looking out for one another is not just the right way, but the only way. Georgia United is committed to helping Georgia families succeed by financial and volunteer support in our local communities, offering low rates, higher dividends and caring about the overall well-being of our members. **Join us.**

AUTO LOANS

Whether you are in the market for a new or pre-owned auto, boat, trailer or other vehicle loan, we'll help you get moving! We offer:

- Competitive low rates with flexible terms
- No application fees or prepayment penalties
- Financing up to 100%
- Prequalification available

MORTGAGES

We offer mortgage products that make obtaining financing for your home simple. We offer:

- Fixed rate first and second mortgage loan terms
- Home Equity Lines of Credit
- Adjustable rate mortgages
- Land/lot loans

CREDIT CARDS

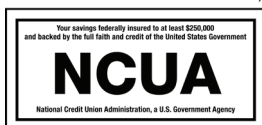
Enjoy the convenience and simplicity of our low rate credit cards with great VISA® benefits! We have two great options to choose from - neither have an annual fee:

- **VISA Platinum** - Introductory APR rates for 12 months
- **Cash Back** - Earn 1.5% cash back with VISA Signature benefits and low introductory rates

SAVINGS AND CHECKING

- Checking Accounts for every stage of life
- Overdraft Protection and Courtesy Pay
- Free identity theft protection

For more information on our products and services, community development or becoming a member, visit gucu.org.



SHARED STRENGTH



Signature Card

Account Number: _____ **Reason:** New Membership Other _____

Account Services:

- | | | |
|--|---|---|
| <input type="checkbox"/> Prime Share | <input type="checkbox"/> Free Checking | <input type="checkbox"/> ATM card |
| <input type="checkbox"/> Share Draft/Checking | <input type="checkbox"/> Premier Checking | <input type="checkbox"/> Debit Card |
| <input type="checkbox"/> Sterling | <input type="checkbox"/> Thrifty Checking | <input type="checkbox"/> Payroll Deduction |
| <input type="checkbox"/> Christmas/Vacation Club | <input type="checkbox"/> College Checking | <input type="checkbox"/> Checks: _____ Qty. |
| <input type="checkbox"/> Secondary Share | <input type="checkbox"/> Teen Checking | |
| <input type="checkbox"/> Certificate _____ Term | <input type="checkbox"/> Alternate Checking | |
| <input type="checkbox"/> Other _____ | | |

Member Information				Joint Owner Information (Multiple Party with Survivorship)			
Name		Date of Birth		Name		Date of Birth	
Physical Address				Physical Address			
City	State	Zip Code		City	State	Zip Code	
Mailing address, if different than above				Mailing Address, if different than above			
City	State	Zip Code		City	State	Zip Code	
Social Security Number/Tax ID		ID Type/State		Social Security Number/Tax ID		ID Type/State	
ID Number	Issue Date	Expire Date		ID Number	Issue Date	Expire Date	
Home Phone		Work Phone		Home Phone		Work Phone	
Cell Phone		Email Address		Cell Phone		Email Address	
Employer		Occupation		Employer		Occupation	
Mother's Maiden Name		Membership Eligibility		Mother's Maiden Name			

Credit Union Information

Credit Union Employee: _____ **Date:** _____

Authorization

USA Patriot Act – Important Information About Opening A New Account – To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

All checking accounts are truncated. This means all cancelled checks are not returned with your statement; nor is this an option. Georgia United offers duplicate style checks that provide you with a copy of every check you write. All checking accounts are automatically established with overdraft protection from the Prime Share/Savings, unless specified.

By signing below you make application for membership in Georgia United Credit Union and agree that your accounts with the credit union are and shall be governed by the terms and conditions of the Membership and Account Agreement, Truth in Savings Disclosure, Rate and Fee Schedule, Funds Availability Policy, and Electronic Funds Agreement. In addition, you are bound by all of the credit union's by-laws and amendments thereto which may be adopted from time to time by the credit union. You hereby authorize the credit union to obtain credit reports and investigations as it may deem necessary to establish your accounts and loans. You acknowledge receipt of a copy of the Agreements and Disclosures applicable to the accounts and services requested herein.

Under penalties of perjury, you certify that: (1) The number shown on this form is the correct Social Security Number/Tax ID Number (2) You are not subject to backup withholding (unless indicated below) because (a) you are exempt from backup withholding, or (b) you have not been notified by the IRS that you are subject to backup withholding. (3) I am a U.S. person or U.S. resident alien.

The Internal Revenue Service does not require your consent to any provisions of this document other than the certifications required to avoid backup withholding.

- I am subject to backup withholding I am not a United States citizen or resident alien. (complete a W-8)

Member's Signature _____ Date _____

Joint Owner's Signature _____ Date _____