

DISCOVER THE BENEFITS OF GEORGIA UNITED

If you would like more information, [click here](http://gucu.org) or visit gucu.org.

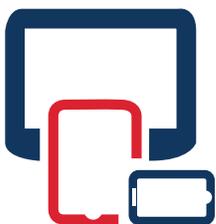
GEORGIA UNITED CREDIT UNION is a full service financial institution that focuses on serving their members rather than maximizing corporate profits. We offer the same services as big banks, but as a member-owned institution, our top priority is to provide members with a safe place to save and borrow money.

We have services designed for every stage of your life, whether you are saving for the future, need a loan to help you accomplish your goals, or want the latest technology to automate your finances. Georgia United will save you both time and money. We offer low rates, higher dividends and care about the overall well-being of our members.

Georgia United members have access to 19 branch locations and a network of over 100,000 surcharge-free ATMs in more than 170 countries across the globe. Georgia United is always growing and adapting based on the needs of our members, team members and communities.

ONLINE & MOBILE BANKING

View account balances, account history and access E-Statements through our online channels. Once enrolled in **Online Banking** the capabilities to deposit a check***, make a loan payment and transfer funds from internal and external accounts are at your fingertips.



It also makes it simple to locate your nearest branch, ATMs and check our current rates.

MULTIPLE LOAN OPTIONS

Georgia United offers competitive low rates and flexible loan terms on **auto loans** with up to 100% financing. Members can get pre-approved and there are no application fees. We also offer supplemental extended warranty and Guaranteed Asset Protection (GAP) plans to protect your purchase.

Georgia United offers **adjustable and fixed rate first mortgages**, up to 100% financing and Home Equity Lines of Credit with low closing costs. Get pre-qualified with our easy online application.

Take out a **personal loan** with minimums as low as \$500 and personal lines of credit with flexible credit limits and terms. Share and certificate secured loans are also available to allow members to borrow money by using their cash as collateral.



CREDIT CARDS

Georgia United offers multiple credit card options. Our variable **Platinum Visa® Credit Card** and **Cash Back Visa Signature Card** have low introductory rates with balance transfer options. The Cash Back Card also earns 1.5% cash back* on net purchases. The Shared Secured Visa Card has limits up to \$5,000 to help start or rebuild credit.



SAVINGS, CHECKING AND INVESTMENTS

All accounts offer free identity theft protection. The free** **Unified Checking** account has no minimum balance requirements and the ability to earn interest. Members have access to **IRA Certificates, Certificates of Deposit, Money Market and Share Savings Accounts**. Retirement and Investment options include **Traditional, Roth and Coverdell (Education) IRA's**. Exclusive financial service representatives are also available for individual member consultation.



Visit gucu.org or stop by any branch | 770.476.6400 | 888.493.4328



*Purchases do not include returned items for credit, balance transfers, cash advances and interest. There is no limit to the amount of cash back you can earn, if your account is open and in good standing. Cash back received will be automatically deposited into your Savings (Share) Account each month. **Overdraft/returned item fees may apply, see fee schedule for additional fees that may apply. *** Items transmitted using this service are not subject to the funds availability requirements of the Federal Reserve Board Regulation CC. Deposits accepted using this service will be available within five days. Georgia United may make such funds available sooner. **Insured by NCUA.**