

THE PRIVILEGE

OF YOUR MEMBERSHIP

IS ALL OURS.



GEORGIAUNITED®
CREDIT UNION

SHARED STRENGTH

HERE ARE JUST SOME OF THE TOOLS WE HAVE TO HELP YOU SUCCEED.

CHECKING AND SAVINGS

We start with the basic building blocks of sound money management. We give you a variety of options to maximize your earnings and minimize fees, while providing round-the clock access to your money. Our most popular account is Free Checking, which offers no monthly service fee, no minimum balance requirement, free online bill payment, and free ID theft protection.

VEHICLE LOANS

In addition to providing up to 100% financing and low rates, we'll even help you find the car of your dreams—at discount prices—through our free car-buying service. Whether you're looking for a new or used car, truck, RV or motorcycle, we can help pave the way.

HOME LOANS

We're all looking for a place to call home. We make it easy with low rates and a variety of options, including fixed and adjustable rate programs with terms from 5 to 30 years. You can even avoid Private Mortgage Insurance with as little as 5% down. And our closing costs are among the lowest in the state.

HOME EQUITY LOANS AND LINES

Looking to remodel your kitchen? Or fund a child's college education? Maybe you just need a long vacation. Whatever you need, tapping into your home's equity can be one of the best ways to finance life's major expenses, with lower rates than most loans.

CREDIT CARDS

Expand your purchasing power with a Georgia United Visa® Card. Not only will you enjoy our low rates, you'll get a free auto rental collision damage waiver, an emergency cash disbursement and card replacement.

24/7 CONVENIENCE

Online banking, our Instant Access Telephone Teller, and over 28,000 fee-free ATMs across the country give you access to your money and account information 24 hours a day, 365 days a year. You can check account balances, transfer funds, pay bills, and get cash virtually anywhere in the world. And, best of all, it's all free!

BECOME A MEMBER TODAY!

It's just \$10 (includes \$5 deposit into your savings account) to become a member and enjoy all the valuable benefits that more than 100,000 Georgia United members are currently taking advantage of! Apply online, call or visit any of our branch locations. We're always here to help. Call the Member Care Center at 888.493.4328 with any questions.

GEORGIA UNITED CORPORATE OFFICE

6705 Sugarloaf Parkway, Duluth
770.476.6400 | 888.493.4328
georgiaunitedcu.org

E-BRANCH | 770.476.6400, option 3

ATHENS

- ♦ East Side | 190 Gaines School Road, Athens | 706.549.6292
- ♦ Five Points | 1710 South Lumpkin Street, Athens | 706.227.5400

CLARKSTON

500 North Indian Creek Drive, Clarkston | 404.292.6868

CONYERS

1381 Milstead Avenue, Conyers | 770.483.5211

CUMMING

312 Canton Highway, Cumming | 770.889.7843

DALTON

605 Calhoun Street, Dalton | 706.226.1199

DOWNTOWN ATLANTA

- ♦ Whitehall | 400 Whitehall Street, Atlanta | 404.656.3748
- ♦ GDOT | 600 W. Peachtree Street, #401, Atlanta | 404.206.5457
- ♦ Twin Towers | 2 MLK Jr. Drive, Atlanta | 404.656.3765

SHARED BRANCHES

At Georgia United, you're part of a nationwide network of over 4,000 branches from coast to coast. Visit www.cuservicecenters.com to find a location near you.

DUBLIN

2006 Veterans Boulevard, Dublin | 478.272.5972

GWINNETT

2270 Satellite Boulevard, Duluth | 770.497.8463

NORTH ATLANTA

4448 Tilly Mill Road, Atlanta | 770.452.8233

NORTHLAKE

3840 LaVista Road, Tucker | 770.621.5420

PANOLA

5173 Panola Industrial Boulevard, Decatur | 770.987.1040

STOCKBRIDGE

105 North Park Trail, Stockbridge | 770.474.3600

MEMBERSHIP APPLICATION



You can apply for membership in a variety of ways:

- Fax this completed form to 770.476.6421 along with a photocopy of your driver's license (front and back).
- Bring this completed form in to any Georgia United branch.
- Apply online at www.georgiaunitedcu.org.
- Call us at 770.476.6400, option 3.

ACCOUNT SERVICES

- | | | |
|--|---|--|
| <input type="checkbox"/> Savings | <input type="checkbox"/> Free Checking | <input type="checkbox"/> ATM card |
| <input type="checkbox"/> Money Market | <input type="checkbox"/> Premier Checking | <input type="checkbox"/> Debit Card |
| <input type="checkbox"/> Christmas/Vacation Savings | <input type="checkbox"/> Thrifty Checking | <input type="checkbox"/> Payroll Deduction |
| <input type="checkbox"/> Secondary Savings / "You Name It savings" | <input type="checkbox"/> College Checking | <input type="checkbox"/> Checks: _____ Qty |
| <input type="checkbox"/> Certificate _____ Term | <input type="checkbox"/> Teen Checking | |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> ReStart (Second Chance) Checking | |

MEMBER INFORMATION

JOINT OWNER INFORMATION (Multiple pay 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			Membership Eligibility		

Opt-out of E-Statements

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

PAYROLL DIRECT DEPOSIT

Initial Authorization

Change in Authorization

Stop

Name _____ SSN _____ - _____ - _____

Signature _____ Date _____

Please deposit to: Checking Savings

Account Number:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

GEORGIA UNITED CREDIT UNION – ABA/ROUTING NUMBER #261171309

Employer Name _____ SEG Number _____

I hereby authorize you to deduct the following from my pay until further notice, and transmit to Georgia United Credit Union.

Deposit Amount: Net Check \$ _____

Payroll Period: Weekly Monthly
 Biweekly Semi-Monthly

DIRECT DEPOSIT ALLOCATIONS

Checking	Account Number	\$	or	%
Savings	Account Number	\$	or	%
Money Market	Account Number	\$	or	%
Loan No.	Account Number	\$	or	%
Loan No.	Account Number	\$	or	%
IRA	Account Number	\$	or	%
Other (enter)	Account Number	\$	or	%
Other (enter)	Account Number	\$	or	%
Other (enter)	Account Number	\$	or	%

Total Deduction: \$ _____

- If you are applying for membership, fax the completed deduction and membership forms to **New Accounts Dept: 770.476.6421**
- If you are already a member at Georgia United, fax the completed deduction form to **Accounting: 770.476.6435**
- Or, return this form to any Georgia United Credit Union branch.

Questions? Contact the credit union at 770.476.6400 ext. 3.
Visit us online at www.georgiaunitedcu.org.



AUTOMATIC WITHDRAWAL CHANGE FORM

Name of company making automatic withdrawals (originating company)

Address

City State Zip

To (Originating Company)

Regarding my account # _____ with you.

You are currently debiting my Checking Savings

Account #

at Financial Institution

Effective _____, please cancel the above transaction and begin debiting my account at Georgia United:

Account #

Withdraw from: Checking Savings Routing Number 261171309

If you have any questions about this request, please contact me at:

Phone

Signature

Name

Date

Address

City State Zip

Mail the completed form to the company who is withdrawing funds for the above recurring payment.

