



Georgia United Credit Union Partnership

Georgia United membership is available to all county officials and employees in Georgia

The Association County Commissioners of Georgia (ACCG) is committed to providing diverse programs and services to counties and county employees. Thanks to the Preferred Partner affiliation with Georgia United Credit Union the financial services they offer are available to all Georgia county officials, employees, and their families.

After thoroughly evaluating the potential of offering credit union services and receiving overwhelming support from the membership to develop this program through feedback provided at the 2011 Fall District meetings, Georgia United Credit Union was selected as the preferred provider due to its extensive branch network, competitive array of value-priced financial services, convenient electronic and phone services, and more than 50 years of experience in serving school systems and state agency employees.

Who is Georgia United Credit Union?

Georgia United Credit Union was originally chartered in 1958 to serve school teachers as the DeKalb County Teachers Federal Credit Union. In 1983, its name was changed to the Georgia Federal Credit Union in order to expand service to other school systems and select companies. In 2011, Georgia Federal Credit Union and the State Employees Credit Union merged to form Georgia United Credit Union, amassing an impressive array of competitively priced financial services that are available electronically, over the phone, and through a 4,000 Branch Credit Union Service Center network and 16 Georgia United physical branch locations.

Georgia United is one of the largest and strongest credit unions in the state with 115,000 member owners, over \$890 million in assets, and 10% in capital reserves. Georgia United serves all state agency employees, Georgia colleges and universities, Georgia technical education colleges, 11 county school systems and more than 500 selected employers including hospitals, local county governments, and businesses. Additional information is readily available at www.georgiaunitedcu.org.

Do all county employees qualify to use Georgia United services?

All county elected officials, county employees, and their immediate family members are eligible to join Georgia United as a benefit of the county's membership in ACCG. Accounts can be opened through Georgia United's website at www.georgiaunitedcu.org or over the phone by calling an E-branch at 888-493-4328 or at any of their 16 branch locations. Be sure to mention the ACCG member group code #340 (ACCG) to qualify for the sign-up incentive.

How do I open my initial membership savings account

County officials, staff, and their families can join Georgia United at any time by simply opening a share savings account with a deposit of \$10 or more. There is a one-time \$5 membership charge and a \$5 minimum savings balance to activate the account. A \$10 incentive is available to ACCG members once the account is open. Accounts can be opened at any Georgia United branch, over the phone or online at www.georgiaunitedcu.org. Remember to mention group #340 (ACCG) when signing up to receive the \$10 incentive.

Are credit union accounts federally insured?

Yes. Funds are insured up to \$250,000 per account by the National Credit Union Share Insurance Fund (NCUSIF), which is administered by the National Credit Union Administration (NCUA).

What products & services are available at Georgia United?

Over 75% of the ACCG members surveyed expressed interest in having access to credit union services. Through ACCG's affiliation with Georgia United Credit Union, the following benefits are available to all county officials, staff, and their families:

- Free checking with identity theft protection
- Visa credit cards
- CDs (Certificates of Deposit)
- Car Loans with rates as low as 1.99% APR (based on term, credit worthiness)
- Full-service mortgage products (first mortgages, second mortgages, lines of credit)
- Mobile banking
- Money market accounts
- Full-service E-branch call center with extended hours
- Special savings clubs for children, youth, and college
- Saturday branch accessibility (selected locations)
- Access to free ATM network (see web site for details)
- Swift deposit (check deposits with your Smartphone)
- Traditional, Roth & Education IRAs
- Expanded e-statement options (savings, checking, credit cards)
- Member business loans
- Legal insurance
- Gift cards, travelers checks and money orders
- Signature guarantees
- Safe deposit boxes (at select locations)
- Volunteer income tax assistance (at select locations)
- An informative web site at: georgiaunitedcu.org
- Plus, access to over 4,000 additional locations thru the CU Service Center Network nationwide

How do I share the news about Credit Union membership with my county employees?

Credit Union information and enrollment kits are available for order from our Georgia United's Business Development Department at 770-476-6400, ext.6869 or through ACCG.

How will I know when the Credit Union has special promotions?

Updated information will be posted under the special "County Employees" section of Georgia United's website at www.georgiaunitedcu.org. Notifications are also sent through e-statements and through communications from ACCG.

Have a comment or question you'd like to share with Georgia United? Contact them via phone or e-mail with additional questions and let them know you're a part of member group #340, ACCG.

They are available via e-mail: email@georgiaunitedcu.org or phone: (888) 493-4328, select option 3 to speak with an E-branch representative. Or direct your comments to: Randy Hartmann, ACCG Membership Services Director at 404.522.5022 or rhartmann@accg.org