

Electronic Disclosure Agreement

As used in this Agreement, the words “we”, “our”, “us” and “Credit Union” mean Georgia’s Own Credit Union. “You” and “your” refer to the account applicant(s) or owner(s).

This consent to receive disclosures in an electronic format applies only to your application and account opening disclosures. You have the right to withdraw your consent to receive electronic disclosures by not proceeding further with the application. Should you choose to withdraw your consent to receive this disclosure in electronic format, you can apply for membership in person at any Georgia’s Own Credit Union branch location or by calling 404-874-1166 or toll free 800-533-2062.

You consent to receive disclosures related to establishing your membership and opening accounts with us in electronic format and verify that you have the necessary equipment to view and save PDF documents on the Internet. To access and retain disclosure documents, you must have:

- A computer or device using a current, fully supported operating system such as Windows, Macintosh, Apple iOS, or Google Android;
- An internet browser, such as a current version of Microsoft Edge or Google Chrome.
- Access to the Internet through an Internet service provider (ISP);
- Software to access Portable Document Format or “PDF” files, such as the latest version of Adobe Acrobat Reader®; and
- A printer capable of printing copies of information for your records or sufficient storage capacity on your computer, device, or other electronic storage unit to save copies of information for your records.

You may request paper copies of the related disclosures by calling (404) 874-1166 or (800) 533-2062. Paper copies will be provided to you, upon request, at no charge.