DIGITAL BANKING IS EASIER THAN EVER

KEEPING YOU CONNECTED ANYTIME, ANYWHERE.

ONLINE SERVICES KEEPING YOU CONNECTED

ONLINE BANKING

View and print a history of your accounts, balance your checkbook, transfer money, apply for a loan, reorder checks, view online images of posted checks and discuss account information with Member Services via secured email and more through Online Banking. Sign up or log in today at www.CUofGA.org.

(1) ACCOUNT ALERTS

Receive alerts via email or text when payments are due or balances fall below the limit you specify. These alerts and several more can be personalized and easily set up and changed anytime online within Online Banking.

BILL PAY

Pay bills electronically at your convenience with Bill Pay. In just a few clicks, you can pay all of your bills with single payments or via the recurring payment option within Online Banking or the Mobile App.

eSTATEMENTS

Receive your monthly statements electronically and save an electronic copy for your records. Review up to 18 months of statements online once enrolled. eStatements can be viewed within Online Banking.

APPLY, OPEN, SIGN & PAY ONLINE!

ONLINE LENDING

Apply online for a new or used Vehicle Loan, Recreational Vehicle Loan, Home Equity Loan, Mortgage, Personal Loan or Credit Card 24/7 at www.CUofGA.org. Plus, with our eSign technology, you can electronically sign and finalize most loan documents with a touch of a button and never have to visit a branch.

ONLINE MEMBERSHIP

It is easier than ever to open a new Personal or Business account, add an additional account or open a minor's account with our online membership application at www.CUofGA.org or within Online Banking. You can start an application, verify your identity and fund the account without ever having to leave your home.

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MOBILE BANKING

Access accounts 24/7 with the CUofGA Mobile App on a smartphone and/ or tablet. With the App, you can transfer money between accounts, pay bills via Bill Pay, make a deposit with Remote Deposit, manage Debit Card settings, send secure messages to Member Services and much more. Download the Mobile App via Google Play[™] or the App Store[•].

DOBILE CHECK DEPOSIT

Alleviate the hassle of visiting a branch or ATM to deposit checks and make deposits 24/7 at your convenience using your smartphone and/ or tablet with the CUofGA Mobile App. Download the App, log in and tap the menu bar and select Deposit Check. If you have not enrolled in Mobile Check Deposit, select Deposit Check from the menu bar in the Mobile App to request access.

TEXT ALERTS

Easily check the balance and history of your accounts by setting up text access from your mobile device. Log in to Online Banking, select Settings followed by Mobile Settings. From the Mobile Settings tab, you can enable text access for your mobile devices and set up text commands.



SIGN DOCUMENTS ELECTRONICALLY

When completing a loan application, you have the option to eSign all documents without ever having to visit a branch location to close on your loan. Simply open the secured email from the Credit Union, click on the link, follow the prompts and click Submit. Your loan is closed within a matter of minutes.

ONLINE LOAN PAYMENTS

Members are able to quickly and easily make their monthly Credit Union loan payment from an account at another financial institution. Simply log in to Online Banking and click Pay Your Loan in the menu bar to set up a payment from another financial institution.

CREDIT UNION OF GEORGIA

678-486-1111 www.CUofGA.org

SETTING UP ONLINE BANKING

Tired of visiting a branch to make all of your transactions? We completely understand. Sit back and relax, because all of your Credit Union of Georgia business can be done anywhere through Online Banking. Follow the steps below to quickly set up your Online Banking within 10 minutes. Once you are set up, you can log in via **eBranch.CUofGA.org**, **the CUofGA Mobile App** or **www.CUofGA.org**.

- STEP 1: Visit **www.CUofGA.org**. Click **SIGN-UP** in the box under the Credit Union logo and eBranch login.
- STEP 2: Review the Credit Union of Georgia Online Banking Electronic Consent Agreement. Click **I Agree**.
- STEP 3: Enter your Social Security number (SSN) without any spaces, your five-digit Member Number and the email address you provided at account opening. Click **Continue**.
- STEP 4: Enter your First Name, Last Name, Street Address, City, State, ZIP Code and Date of Birth (MM/DD/YYYY) exactly how you provided them at account opening. Click **Submit**.
- STEP 5: You will then be prompted to send a verification email to your email address on file to confirm your email address is correct. Click **Send Email Verification**.
- STEP 6: Log in to your email account and open the email from ContactUs@ CUofGA.org with the subject "Credit Union of Georgia Automated Online Enrollment Verification Email." Click on the link within the email to verify your email address.
- STEP 7: Select an eBranch Username/ID that you will use every time you log in to your account. Your Username/ID must be unique. (If someone else has already selected that Username/ID, the system will not allow another user to have the same Username/ID. This is similar to creating an email address – no duplicates are allowed.) Your Username/ID must be 4 to 12 characters and must begin with an alpha character. For security purposes, do not use personal data for your Username/ID, such as your name, Social Security number or birthdate. Also, do not use commonly used words such as "password", "online banking" or consecutive or repetitive characters, such as "1234" or "aaaa". Click **Continue**.
- STEP 8: Your eBranch Username/ID and Temporary Password will now display on the screen; please print or write this information down. Click **Login**.
- STEP 9: Review the Credit Union of Georgia Online Banking Electronic Consent Agreement. Select **I Agree and Accept**.
- STEP 10: Enter your temporary password and create a new password followed by re-entering your new password. Your new password must be 4 to 10 characters, using any combination of letters and/or numbers (A-Z, 0-9). Special characters may also be used except for the "@" symbol. Click **Continue**.
- STEP 11: Choose a Personal Identification Image/Watermark. Click **Submit**. A screen explaining Credit Union of Georgia's Online Banking Security Features will display. Click **Continue**.
- STEP 12: Select three verification questions. Answers are not case sensitive. Click **Submit**.
- STEP 13: Verify your responses are correct; please print or write this information down. Click **Confirm**. You will then be notified the Security Settings have saved. Click **Continue**.

- STEP 14: Enter or update your email address followed by a password reset question and answer in the fields provided. Click **Submit**.
- STEP 15: A screen will pop up to verify your information is up to date. Select **Make Updates** or click **No Updates** depending upon which is applicable.

CONGRATULATIONS! YOU ARE NOW SUCCESSFULLY SET UP TO BEGIN USING ONLINE BANKING!

SETTING UP THE MOBILE APP

Access accounts 24/7 with the CUofGA Mobile App on your smartphone and/or tablet. Download the App via Google Play™ or the App Store®.

- STEP 1: Download the CUofGA Mobile App on your smartphone and/or tablet via Google Play[™] or the App Store[®].
- STEP 2: If you have logged in to Online Banking on a desktop computer, enter your Username/eBranch ID and your Password. You will be prompted to create a four-digit PIN. If this is your first time logging in to Online Banking, Select **First time user? Enroll now.**
- STEP 3: Enter your Social Security number (SSN) without any spaces, your five-digit Member Number, the email address you provided at account opening and your cell phone number. Click **Next**.
- STEP 4: You will then be prompted to enter a verification code that was texted to you; enter this code. Click **Verify**.
- STEP 5: Review the Credit Union of Georgia End User Agreement. Click **Accept**.
- STEP 6: Select a Username/ID and Password that you will use every time you log in to your account. Your Username/ID must be unique. (If someone else has already selected that Username/ID, the system will not allow another user to have the same Username/ID. This is similar to creating an email address no duplicates are allowed.) Your Username/ID must be 4 to 12 characters and must begin with an alpha character. For security purposes, do not use personal data for your Username/ID, such as your name, Social Security number or birthdate. Also, do not use commonly used words such as "password", "online banking" or consecutive or repetitive characters, such as "1234" or "aaaa". Click Next.
- STEP 7: Select a passcode for your device. This will be a four-digit number you will use to log in to your Mobile App. Click **Next**.

CONGRATULATIONS! YOU ARE NOW SUCCESSFULLY SET UP TO BEGIN USING THE MOBILE APP!