

Georgia Heritage Bank  
is becoming



## Commercial Account Information

Everything You Need to Know About Your New Membership



At LGE Community Credit Union it is important to us to help you simplify your finances so you can spend more time doing things you love. This welcome guide provides details about your transition to LGE, accessing your accounts, and a look at ways you can improve your financial future.

# Welcome to LGE Community Credit Union

## A Letter from President/CEO Chris Leggett



On behalf of the LGE Board of Directors and our entire team, I would like to personally welcome you to the LGE family. As you may know, LGE Community Credit Union has purchased Georgia Heritage Bank. You will now have access to more locations and services, making it more convenient and easier for you to bank.

We look forward to helping you transition from a *Georgia Heritage Bank customer* to an *LGE member*, showing you first-hand the benefits of a credit union membership. At LGE, we are dedicated to improving the financial well-being of our members through economically-priced and conveniently-delivered services, caring personal service and sound financial management.

Our goal is to make your transition as seamless as possible. Your accounts will be converted into the LGE accounts that most closely match the features and benefits of your existing GHB products and services.

Right now, it is business as usual as a GHB customer. You will continue to bank with GHB just as you currently do online, by phone, or at either GHB location. After the conversion process takes place, you will have access to your new LGE account through our 11 locations, ATM network, Mobile/Online Banking (including great features like Snap Deposit, which offers the convenience to deposit a check from the LGE Mobile App on your smartphone), and financial services.

In the meantime, you are welcome to visit [LGEccu.org](http://LGEccu.org) to learn more about who we are as a company and the products and services we have to offer. However, if you have any additional questions, please call our account services team at 770-424-0060, Monday-Friday 8:30 a.m. to 6 p.m. or Saturday 9 a.m. to 1 p.m.

I am excited to welcome you to LGE Community Credit Union and I hope you and your family will take advantage of the expanded benefits we provide. Our team believes in people helping people, and we are here to assist in any way we can.

Sincerely,

A handwritten signature in black ink that reads "Chris A. Leggett". The signature is fluid and cursive, written over a white background.

Chris A. Leggett  
President/CEO  
LGE Community Credit Union

## MISSION STATEMENT

LGE Community Credit Union is dedicated to improving the financial well-being of its members through economically priced and conveniently delivered services, caring personal service, and sound financial management.

# About LGE Community Credit Union

## *Our Story*

In 1951, seven Lockheed Georgia employees dreamed of a better way to bank and LGE Community Credit Union was born. Today, we serve communities in Northwest Georgia as a not-for-profit financial institution while providing members the ability to access accounts securely 24/7 through our online and mobile banking options. We provide complete financial services including checking, loans, business banking, investments and insurance — all guided by a strong commitment to provide a better financial future for our members.

## *The Credit Union Difference*

Credit unions are not-for-profit, member-owned financial institutions with a strong commitment to the local community.

When you're a credit union member, you're an owner. When someone first joins LGE, they open a membership savings account and agree to maintain a \$5 minimum balance. Opening this "share" savings account establishes the person's membership (and ownership) in the credit union, and makes them eligible to use other credit union products like checking accounts, special savings accounts, and more.

Profits made by the credit union are returned back to the members in the form of better rates and lower fees. Credit unions are also governed by a volunteer board of directors who are also members of the credit union.



## *Commitment to Community*

Since 2010, LGE has contributed over \$750,000 to local charities through the **LGE Community Outreach Foundation**. Each year, LGE contributes over \$50,000 to student scholarships and programs in the area. LGE employees volunteer over 2,600 hours in the community annually.

## LGE COMMUNITY CREDIT UNION STATS

Established — **1951**

No. of Employees — Approximately **230**

No. of Members — Approximately **108,000**

Assets — Approximately **\$1.3 Billion**



# Account Information & Structure

Your new LGE account(s) will have a different structure and may be organized differently than your previous GHB accounts. The numbers associated with your LGE membership are the keys to completing transactions on your account(s) and getting the most efficient assistance from our account services team when you need it.

## Member Account Number

Your LGE member account number is the unique identifier for your overall LGE membership. Having your member account number ready helps our account representatives locate your information quickly when you contact LGE for assistance.

## Checking Number (MICR)

LGE checking accounts have an associated checking number, also known as MICR. You will need your MICR number when performing transactions on your LGE checking account: for example, transferring from and to another financial institution or setting up direct deposit from your employer. Lines of credit and money markets may also have checks, and you would use the MICR the same way.

## Routing Number

LGE's routing number is **261171480**.

## Savings, Checking, and Loan ID Numbers

At a credit union, you will often hear of savings and checking accounts referred to as shares. Under the umbrella of your LGE membership are the individual shares or loans you've opened for each product or service. To further identify your accounts, each individual share or loan opened under your LGE membership has an associated two-digit indicator.

For example, the share ID for a savings account is 00.

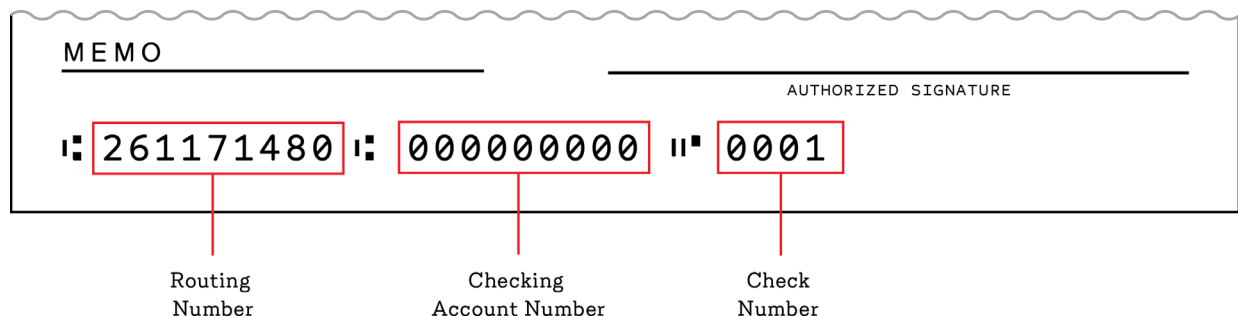
Common LGE share ID indicators:

- Savings = 00
- Checking = 09-18
- Special Savings = 01-08
- Money Market = 21

## Direct Deposit

To set up a new Direct Deposit, or redirect your Direct Deposit from an employer or the Social Security Administration, you will need this information:

LGE's Address	LGE's Routing Number	Your LGE Account Number
LGE Community Credit Union PO Box 1188 Marietta, GA 30061	261171480	If it's a checking account, it will be your 9-digit GHB account number (printed on the bottom of your checks after the routing number); if it's a savings account, it will be your LGE member account number, which will be assigned and sent to you in a separate letter.



# Important Conversion Information



**Account Conversion:** Your GHB accounts will be converted automatically on **October 1, 2018**. You will receive an **additional notification by mail regarding conversion and your new LGE account numbers**.

**Important Note:** To ensure a smooth account transition, please make sure GHB has your most current contact information by close of business **Friday, September 28, 2018**.

## Current Products & Services

Product or Service	Important Information	Post-Conversion Action Items
<b>Checking</b> Analysis Green Checking Analysis Checking Business Checking Green IOLTA Checking Heritage Business Checking Heritage Analysis Checking Heritage Non-Profit Checking Non-Profit Checking Non-Profit Green Checking	Your GHB checking account will convert to an LGE Primary, Volume, or Non-Profit Checking Account.  <b>GHB Heritage Business Checking &amp; GHB Business Checking Green:</b> Your GHB checking account will convert to an <b>LGE Primary Checking Account</b> .  <b>GHB Heritage Analysis Checking, GHB Analysis Checking, &amp; GHB Analysis Checking Green:</b> Your GHB checking account will convert to an <b>LGE Volume Checking Account</b> .  <b>GHB Heritage Non-Profit Checking, GHB Non-Profit Checking, &amp; GHB Non-Profit Checking Green:</b> Your GHB checking account will convert to an <b>LGE Non-Profit Checking Account</b> .  <b>GHB IOLTA Checking:</b> Your GHB checking account will convert to an <b>LGE IOLTA Checking Account</b> .	
<b>Heritage Savings</b>	GHB savings accounts will convert to <b>LGE Business Savings accounts</b> .	
<b>Business CDs</b>	Your GHB Business CD will convert to an <b>LGE Business CD</b> with the same provisions as your original GHB CD and will not auto-renew. At the time of maturity, the balance will automatically be transferred to your LGE savings account, so you can choose whichever product best suits your needs.  <i>Important Note:</i> LGE dividends are credited monthly on the first day of the month.	
<b>Heritage Money Market</b>	Your GHB Heritage Money Market account will convert to an <b>LGE Business Money Market account</b> .  <i>Important Note:</i> There is a minimum average daily balance requirement of \$2,500 to maintain and earn a dividend. Accounts with a balance below the required minimum will not earn a dividend. However, for 90 days after conversion, you will not incur a fee if your account falls below the minimum balance.	If desired, you may call and have your Money Market account balance transferred to another LGE interest-bearing deposit account. This may be beneficial if your Money Market account does not meet the minimum balance requirement and you do not plan to do so.
<b>Sweep Accounts</b>	LGE does not currently offer a sweep feature.	

Product or Service	Important Information	Post-Conversion Action Items
Business Loans	<p>After conversion, your loan will move to LGE.</p> <p>The terms of your loan will not change. The rate, payment amount, and terms of your existing commercial loans will remain the same.</p>	<p><i>Vehicle Insurance</i></p> <p>If you currently have a vehicle loan with GHB, please contact your insurance provider to update your lienholder/loss payee information to:  LGE Community Credit Union  P. O. Box 1188  Marietta, GA 30061</p>
Loan Payments	<p>After conversion, all loan payments must be made to LGE.</p> <p><i>Ways to Pay</i></p> <ul style="list-style-type: none"> <li>• By mail.  LGE Community Credit Union  P. O. Box 1430, Dallas, GA 30132</li> <li>• In person at any LGE location.</li> <li>• Transfer from your Checking or Savings account at LGE or another financial institution.</li> </ul>	<p>After conversion, begin making your loan payments to LGE according to your original GHB loan payment due date.</p> <p><i>Note:</i> LGE does not require the use of coupons to make loan payments. Loan payment coupons may be printed via Online Banking if desired.</p>
Online/Mobile Banking	<p>You will no longer have access to GHB Online or Mobile Banking services after conversion, but we invite you to enroll in LGE Online and Mobile Banking.</p>	<p>If you would like access to LGE's Online and Mobile Banking services, please register at <a href="http://LGEccu.org">LGEccu.org</a>.  <i>Note:</i> you will need your member account number to register.</p>
Quicken/QuickBooks		<p><b>It is imperative that you do your last download by Thursday, September 27, 2018 and do not do another download until after conversion.</b></p> <p>Please see <a href="http://LGEccu.org/SmarterBanking">LGEccu.org/SmarterBanking</a> for information regarding continuation of these services with your new LGE account(s).</p>
ACH Direct Deposit Withdrawals	<p>ACH direct deposits and withdrawals should continue without interruption, but action is needed by you.</p>	<p>Please update any preauthorized deposits or withdrawals with LGE's routing number (261171480) by <b>January 1, 2019</b>. Please verify direct deposits and withdrawals for accuracy.</p>
Wire Transfers	<p>LGE also offers wire transfers. If you need a wire transfer, the cut-off time for LGE outgoing wire requests is 1:00 p.m. EST.</p>	
Checks	<p>LGE will honor GHB checks for a period of time to allow time for you to receive your new LGE checks.</p>	<p>Please do <b>not</b> reorder checks with your GHB account information.</p> <p>If you would like to order LGE checks for your business account(s), please call us at 770-424-0060.</p>
Transaction Clearing	<p>The order in which your transactions clear may change. Please refer to the "<b>Withdrawals From Your Account</b>" section in the <i>Commercial Account Agreement</i> for more information.</p>	

Product or Service	Important Information	Post-Conversion Action Items
Debit Card	All GHB debit cards expire at conversion, and you will be issued a replacement that will arrive in a plain white envelope. PIN and card activation instructions will be included with your new card. Please pay special attention to your mail so you do not miss it.	If you do not receive a Visa debit card by mail, please visit any LGE location to be instantly issued a card or call us to have one ordered for you.  <i>Note:</i> Please review the “ <b>Funds Availability Disclosure</b> ” section of the <i>Commercial Account Agreement</i> .
Overdraft Protection	Your current GHB overdraft elections and limits will carry over for a period of time and are subject to change without notice.	Please refer to the <i>Commercial Account Agreement</i> for more information.
Statements	Your statements may have a different look and be distributed on a different schedule.	
Branch Access	Please continue to conduct transactions on your account at either former GHB location (Dallas or West Cobb at Village Green). After conversion, you may conduct business at any LGE location.	Please note the change in hours (beginning October 1, 2018) for the former GHB locations: M-F: 9 a.m.-5 p.m. Saturday ( <i>Dallas Office Only</i> ): 9 a.m.-12 p.m.
Safe Deposit Boxes	If you currently have a safe deposit box, you will continue to have access to it. Your automated payment settings will carry over. If you do not have automatic payments set up, LGE will send you an invoice.	
Night Deposit	Night Deposit is available only for commercial accounts at the Dallas and West Cobb at Village Green locations. After conversion, you may also use any LGE ATM for deposits 24/7.	
Cash Services	Full cash services are available at the Dallas and West Cobb at Village Green locations. Additionally, full cash services will also be available at the Hiram location after conversion. LGE is preparing additional branches to offer this service in the future.	
ACH Origination	Your service should continue uninterrupted.	Please continue to use your unique URL.
Remote Deposit	Your service should continue uninterrupted.	Please continue to use your unique URL and scanner.

**Additional Information to Note:**

- LGE does not send paper NSF or transfer fee notices.
- LGE does not offer bond redemption, traveler’s checks, or foreign currency exchange.

Please see [LGEccu.org](http://LGEccu.org) for a complete listing of LGE’s available products and services.

**IMPORTANT REMINDER**

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# LOCATIONS\*

## **Acworth**

3891 Cobb Pkwy NW  
Acworth, GA 30101

## **Austell**

2760 East West Connector SW  
Austell, GA 30106

## **Canton**

2018 Cumming Highway  
Canton, GA 30115

## **Dallas** (formerly GHB)

18 Georgia Heritage Place  
Dallas, GA 30132

*Beginning October 1, 2018,  
please note new hours for Dallas:  
M-F: 9 a.m.-5 p.m., Saturday: 9 a.m.-12 p.m.*

## **East Cobb**

4101 Roswell Road, Suite 309  
Marietta, GA 30062

## **Hiram**

5875 Wendy Bagwell Parkway  
Hiram, GA 30141

## **Kennesaw**

2050 Cobb Parkway NW  
Kennesaw, GA 30152

## **Marietta**

430 Commerce Park Drive  
Marietta, GA 30060

## **Roswell**

1010 Mansell Road, Suite 100-110  
Roswell, GA 30076

## **Smyrna**

2905 Atlanta Road, Suite 100  
Smyrna, GA 30080

## **West Cobb at Parkside**

3805 Dallas Highway, Suite 108  
Marietta, GA 30064

## **West Cobb at Village Green** (formerly GHB)

3622 Dallas Hwy  
Marietta, GA 30064

*Beginning October 1, 2018,  
please note new hours for West Cobb at Village Green:  
M-F: 9 a.m.-5 p.m.*

## **Woodstock**

12186 Highway 92, Suite 111B  
Woodstock, GA 30188

\*LGE locations will be available for use by GHB customers after conversion.  
ATMs are available at all LGE locations.



*A smarter way to bank.®*

**LGEccu.org/SmarterBanking**  
**770-424-0060**