

Georgia Heritage Bank
is becoming



Consumer 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 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 light blue 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.

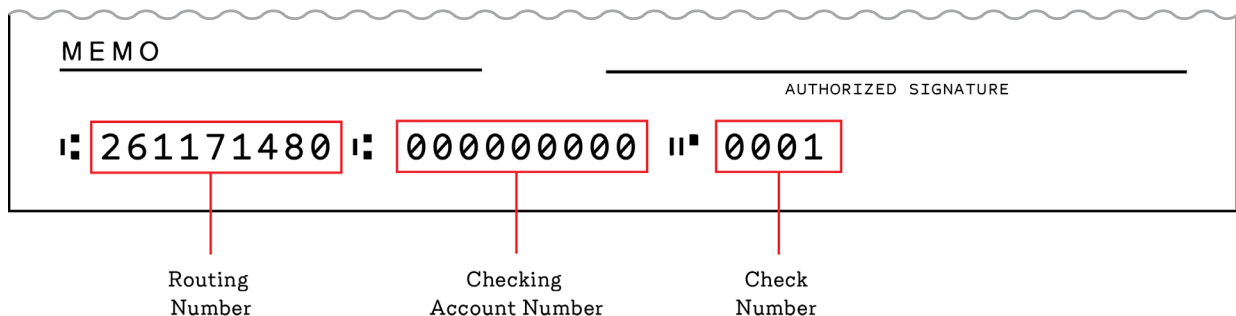
Common LGE share ID indicators:

- Savings = 00
- Checking = 09
- Special Savings = 01, 02
- Money Market = 11
- Individual Retirement Account = 08, 14

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
Interest-Bearing Checking Interest Bearing Checking Green Interest Bearing Checking Senior Checking Green Senior Checking Heritage E-Classic Checking Heritage Classic Checking Heritage VIP Checking	Your GHB interest-bearing checking account(s) will convert into an LGE High Rewards Checking account (no minimum balance or monthly fee).	See LGEccu.org/HighRewardsChecking for complete details and how to qualify to earn rewards.
Non-Interest-Bearing Checking Basic Checking Green Basic Checking Heritage Value Checking	Your GHB non-interest-bearing checking account(s) will convert into an LGE Simply Checking account (no minimum balance or monthly fee).	See LGEccu.org/Checking for complete details.
Heritage Savings	GHB savings accounts will convert to LGE Savings accounts.	
CDs	Your GHB CD will convert to an LGE CD 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.	See enclosed rate sheet for complete certificate offerings and " Term Share Certificate Accounts " section of the <i>Membership & Account Agreement</i> for details.
IRAs/IRA CDs	Your GHB Traditional or Roth IRA CD will convert to an LGE IRA CD with the same provisions as your GHB IRA CD and will not auto-renew. At the time of maturity date, the balance will automatically be transferred to your LGE IRA savings account. <i>Important Note:</i> To facilitate the transfer of funds from a maturing IRA CD, an IRA savings account will be opened to hold the funds until you determine how you would like to manage them. This helps to avoid penalties associated with IRA funds. When you access your accounts in Online Banking, you will see the IRA savings account with a \$0 balance in addition to your IRA CD. LGE dividends are credited monthly on the first day of the month.	
Heritage Money Market	Your GHB Heritage Money Market account will convert to an LGE Money Market account. <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.
Consumer Loans	GHB consumer loans will move to LGE at conversion. The terms of your loan will not change. The rate, payment amount, and terms of your existing consumer loans will remain the same.	Vehicle Insurance If you currently have a vehicle loan with GHB, please contact your insurance provider to update your lienholder/loss payee information to be effective on conversion date: LGE Community Credit Union P. O. Box 1188 Marietta, GA 30061

Product or Service	Important Information	Post-Conversion Action Items
Mortgage, Home Equity, & HELOCs	<p>Your mortgage with GHB will move to LGE on October 1, 2018. For mortgages and HELOCs, please refer to the <i>Mortgaging Service Transfer Letter</i> that will be sent to you separately by mail for more information.</p> <p>After conversion, all mortgage, home equity, and HELOC payments must be made to LGE.</p> <p><i>Ways to Pay your Mortgage, Home Equity, and HELOCs</i></p> <ul style="list-style-type: none"> • By mail. <ul style="list-style-type: none"> <i>Standard</i> LGE Community Credit Union, P. O. Box 11733, Newark, NJ 07101-4733 <i>Overnight</i> LGE Community Credit Union, 425 Phillips Blvd., Ewing, NJ 08618 • In person at any LGE location. • Transfer from your checking or savings account at LGE or another financial institution. 	
Loan Payments	<p>After conversion, all loan payments must be made to LGE.</p> <p><i>Ways to Pay your Consumer Loans</i></p> <ul style="list-style-type: none"> • By mail. <ul style="list-style-type: none"> <i>Standard</i> LGE Community Credit Union, P. O. Box 1188, Marietta, GA 30061 <i>Overnight</i> LGE Community Credit Union, 430 Commerce Park Dr., Marietta, GA 30060 • In person at any LGE location. • Transfer from your checking or savings account at LGE or another financial institution. 	<p>After conversion, begin making your loan payments to LGE. For vehicle loans, your payment due date will remain the same.</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 and download the LGE smartphone app, which allows you to make deposits on-the-go using Snap Deposit.</p>	<p>If you would like access to LGE's Online and Mobile Banking services, please register at LGEccu.org.</p> <p><i>Note:</i> you will need your LGE member account number to register, which will be assigned and sent to you in a separate letter.</p>
Quicken/QuickBooks		<p>It is imperative that you do your last download by Thursday, September 27, 2018 and do not do another download until after conversion.</p> <p>Please see LGEccu.org/SmarterBanking 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 January 1, 2019. Please verify direct deposits and withdrawals for accuracy.</p>
Automatic Transfers	<p>Current automatic transfers should continue without interruption.</p>	<p>Please verify automatic transfers 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 continue to honor GHB checks for a period of time to give you time to transition to your new LGE checks.</p> <p>A one-time, complimentary box of LGE checks will be ordered for checking accounts once your account is converted and you will receive it via secured shipping services.</p> <p>Please note, LGE offers debit cards that can be instantly issued at any LGE branch after conversion.</p> <p>For your convenience, LGE check copies are available in Online Banking for access and archival, in lieu of paper check copies. Please note, LGE check copies are not provided with statements.</p>	<p>Please do not reorder checks with your GHB account information.</p> <p><i>For Checking accounts:</i> Please allow 7-10 business days after conversion for secure delivery to your address on record.</p> <p><i>For Money Market accounts, PLOCs, and HELOCs:</i> If you would like to order checks for your money market account, PLOC, or HELOC, please call us or stop by any LGE location.</p>
Transaction Clearing	<p>The order in which your transactions clear may change. Please refer to sections "Payment Order of Your Transactions" and "Payment Order of Items" of the <i>Membership & Account Agreement</i> for the order in which transactions clear.</p>	

Product or Service	Important Information	Post-Conversion Action Items
Card Access ATM Cards Debit Cards	<p>All GHB debit and ATM 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.</p> <p>ATM Cards: <i>ATM Savings only:</i> Your GHB ATM card will be replaced with a new LGE Visa debit card with ATM access only.</p> <p><i>ATM Checking only:</i> Your GHB ATM card will be replaced with a new LGE Visa debit card.</p> <p>Debit Cards: Your GHB debit card will be replaced with a new LGE Visa debit card.</p>	<p>If you do not receive an LGE Visa debit card by mail, please visit any LGE location to be instantly issued a card or call to have one ordered for you.</p> <p><i>Important Note:</i> Please review the “Availability of Funds Disclosure” section of the <i>Membership & Account Agreement</i>.</p>
Credit Cards	If you have a credit card through a referral from GHB, your service should not change.	
Overdraft Protection	<p>Your current GHB overdraft elections and limits will carry over for a period of time and limits are subject to change without notice.</p> <p>Basic Overdraft Protection At LGE, you may choose overdraft protection for your checking account from your Savings (subject to Regulation D), Personal Line of Credit, or a combination of the two.</p> <p>Courtesy Pay Courtesy Pay is a service that allows us to pay an ACH or check item presented against eligible checking accounts even if it causes the account to become overdrawn. It allows LGE to provide a higher level of service to you by helping to protect your account and reputation when an inadvertent overdraft occurs.</p> <p>Courtesy Pay is also available for ATM or Debit transactions with your affirmation. It allows us to pay ATM or Debit card transactions presented against your checking account even if they cause the account to become overdrawn.</p> <p>LGE does not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay overdrafts, your transaction will be declined.</p> <p>A Courtesy Pay and/or NSF fee may be assessed if an item is presented in any amount against insufficient funds. For your benefit, no more than five (5) paid Courtesy Pay and/or NSF fees, in aggregate, will be assessed per day.</p>	<p>For ATM or debit transactions, you may opt-in to Courtesy Pay by calling us or via Online Banking.</p> <p>Please refer to the “Courtesy Pay” section of the <i>Membership & Account Agreement</i> and <i>Fee Schedule</i> for more information.</p>
Statements	<p>Your statements may have a different look and be distributed on a different schedule.</p> <p>LGE check copies are not provided with statements, but will be available via Online Banking.</p>	
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.	<p>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.</p>
ATM Access	All LGE Visa debit cards can be used at any LGE ATM 24/7.	
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.	<i>Important Note:</i> Please review the “Availability of Funds Disclosure” section of the <i>Membership & Account Agreement</i> .

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 for a complete listing of LGE’s available products and services.

IMPORTANT REMINDER

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.

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.



LGEccu.org/SmarterBanking
770-424-0060