



# welcome

To **MyGeorgia**  
credit union

With a history of 50 YEARS as a community credit union in Northeast Georgia, you can rest assured that you are in excellent hands. **MyGeorgia is honored to unite with First Reliance Federal Credit Union** to do so much more than expand our services to an 8-county region... we are growing our family of treasured credit union members to include you and your family. Like First Reliance, we are a member-owned, not-for-profit organization committed to enriching the lives of our members and our communities.

And because of our shared philosophy of providing singular customer-focused experiences, you can expect a relatively seamless transition.

To meet all your banking and loan needs – from personal to auto to home – we are committed to supporting our members' financial goals, helping them overcome life's occasional challenges, and celebrating their successes. We want to be there for you in the moments that matter most.

What remains unchanged is our dedication to providing that same great service you've come to know and love. We believe you'll find that our members are the heart of everything we do. On behalf of MyGeorgia, I would like to thank you for putting your confidence in us and trusting us to help you afford life.

Best Wishes ~

**Joe Foster**

President

MyGeorgia Credit Union

Helping people *afford* life™

# Frequently Asked Questions

**Q** Are there differences between First Reliance FCU and MyGeorgia Credit Union products?

**A** First Reliance FCU and MyGeorgia Credit Union products are very similar, and both entities have worked hard to ensure your banking needs continue to be met with minimal disruption.

**Q** Will my **member number** change?

**A** Yes. Your new MyGeorgia member number will consist of 8 digits and will include your existing member # within those 8 digits. If your FRFCU member number is already 8 digits long, then the new number will drop the first digit and replace it with an 8. (ex. If your existing FRFCU member number is 5678 then your new number will be 80005678; or if your existing number is 20001234, then your new number will be 80001234)

**Q** Can I continue to use my First Reliance FCU **checks**?

**A** Yes. You can continue to use your existing supply of FRFCU checks after the transition on September 1, 2021. When it is time to reorder checks, please contact us to assist you in ordering your new MyGeorgia Credit Union checks.

**Q** What happens with my **direct deposit**?

**A** No immediate action is required. Your existing direct deposits will continue to post as normal. After September 1st the Routing/Transit Number for new direct deposits will update to 261174775.

**Q** What happens to my **automatic debits** that are processed electronically using my account number and routing number?

**A** No immediate action is required. Your automatic debits will continue to post as normal. After September 1st the Routing/Transit Number for new automatic debits will update to 261174775.

**Q** Can I continue to use my First Reliance FCU **debit card**?

**A** No. At 3:00pm August 31, 2021 you will stop using your FRFCU debit card and begin using your MyGeorgia Credit Union debit card. You can continue to use your existing FRFCU debit card until 3:00pm on August 31, 2021. Prior to this date, you will receive a new MyGeorgia debit card and PIN mailer. The new card can be activated at anytime but will not be able to be used until 3:00pm August 31, 2021.

**Q** Will I still visit First Reliance FCU's website for my **online banking** needs?

**A** No. As of 5:00pm August 31, 2021 you will no longer have access to FRFCU online banking. Beginning Thursday, September 2, 2021 you will access your account via the MyGeorgia Credit Union Mobile App, or if using a PC you can access it via Online Banking at [www.mygacu.com](http://www.mygacu.com). Check your email for further instructions closer to the date.

**Q** When can I download the MyGeorgia CU **Mobile Banking app**?

**A** You may download the MyGeorgia Mobile Banking app at any time from the Apple Store or Google Play, but you will not be able to access your accounts and transactions on the app until September 2, 2021.

**Q** Will I have access to my **e-statements** after September 1, 2021?

**A** No. We highly encourage all members to download their FRFCU e-statements prior to August 31st as those e-statements will not be accessible online after 5:00pm that date. Should you require a copy of an older statement after that date, you will need to contact the credit union for assistance.

**Q** When will I receive my final First Reliance FCU **statement**?

**A** First Reliance Federal Credit Union will mail your final statement reflecting your activity and balance through August 31, 2021. Going forward you will receive your regular statements from MyGeorgia Credit Union.

**Q** Will my **banking hours** change?

**A** All branches will maintain current hours of operation. You will however now have access to a total of 8 branches with some having extended hours of operation. Please visit [www.mygacu.com](http://www.mygacu.com) for hours of operation at each of the branches.