

We Want to be Your

**BANK
OF CHOICE**



GEORGIA BANKING COMPANY





WE ARE THE **BANK OF CHOICE**

At Georgia Banking Company (GBC), our vision is to be the “Bank of Choice,” leveraging our big bank products without the big bank hassle.

At the heart of everything we do is the desire to **cultivate opportunities for growth, support our communities,** and ensure that businesses and consumers are in a position to **prosper and thrive.**

OUR HISTORY

Despite industry changes, **Georgia Banking Company has seen robust growth throughout our history.** It's our core values, strategic vision, and focus on our bankers that have helped us stay on track and stand out as the Bank of Choice.

1998

- Georgia Banking Company was founded.

2021

- Georgia Banking Company was acquired by an investor group led by Bartow Morgan Jr. in February 2021.
- Georgia Banking Company launches a new rebrand in June 2021.

TODAY

- As of July 31, 2025 GBC's assets have grown to \$2.59 billion.



[LEARN MORE](#)

A decorative pattern of stylized leaves and branches in a lighter shade of blue, extending from the left side of the image towards the center.

YOUR SUCCESS IS **OUR MISSION**

GBC is dedicated to helping the thriving businesses and individuals in our local communities meet their financial goals through **strong relationships, exceptional service,** and **expertise**. When it comes to banking, you have a choice, and at GBC, your success is our mission.

HERE TO SERVE YOUR FINANCIAL NEEDS

GBC has taken the best of banking, built a team aligned around those goals, and is on a mission to deliver that relationship-based value to local Georgia businesses and communities.

MEET OUR LEADERSHIP TEAM



BARTOW MORGAN, JR.
Chief Executive Officer



RICHARD FAIREY
President & COO



JEFF KRAUS
Chief Financial Officer



DAVID BLACK
Chief Commercial Officer



MARGARET WHIELDON
Chief Experience Officer



J. CRAIG ADDISON
Chief Human Resources Officer



WES REAGAN
Chief Risk Officer

BUSINESS CHECKING & SAVINGS ACCOUNTS



Whether you prefer the **convenience of online banking**, want to **earn interest on your balance**, or are looking for an account with **added perks**, we have the right solution for you. Our diverse Business Checking accounts are **tailor-made to your specific needs to fit alongside your financial journey**.

TYPES OF CHECKING ACCOUNTS:

- Business Essentials
- Business Advantage
- Business Interest
- Business Community
- Commercial Analysis
- Commercial Analysis Plus Interest
- Interest on Lawyer Trust Accounts (IOLTA)

TYPES OF SAVINGS ACCOUNTS:

- Commercial Money Market
- Business Certificate of Deposit (CD)

[LEARN MORE](#)

PERSONAL CHECKING & SAVINGS ACCOUNTS

You should get the most out of your banking experience! That's why we offer **personalized checking accounts that are hassle-free and simple to switch to**. Our diverse checking accounts are each suited to fit alongside your unique financial journey.

Whether you prefer the **convenience of online banking, want to earn interest on your balance, or are looking for an account with added perks**, we have the right solution for you. Each account is crafted with simplicity in mind, ensuring that you have the financial tools you need to thrive.

[LEARN MORE](#)

TYPES OF CHECKING ACCOUNTS:

- Choice Checking
- Connect Checking
- Consumer Community Checking
- Premier Checking

TYPES OF SAVINGS ACCOUNTS:

- Certificate of Deposit CD)
- Individual Retirement Account (IRA)
- Regular Savings Account
- Platinum Money Market Account



DIGITAL BANKING

GBC Digital Banking simplifies your banking experience with **fast, free, and secure services that are easily accessible** online or from your mobile device. With services for both personal and business needs, you can **check balances, make transfers, pay bills, and more**, all at your fingertips.

OUR SERVICES INCLUDE:

- eStatements
- GBC Business Direct
- Mobile Banking
- Online Banking
- Online Loan Payments
- Savvy Money
- Zelle® for Business
- Zelle® for Consumers



Download our Mobile App

[LEARN MORE](#)



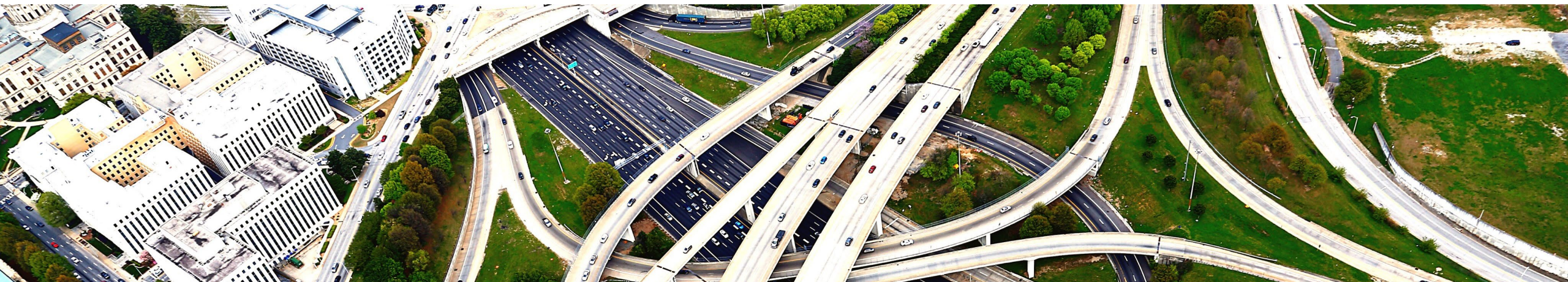
COMMERCIAL & INDUSTRIAL LENDING

Our dedicated Commercial & Industrial Lending (C&I) team provides best-in-class customer service and competitive treasury services, **ensuring reliability, responsiveness, and transparency.** We have the knowledge and expertise to help you achieve your goals, whether you're seeking **recapitalizations, acquisition financing, growth capital, or simply refinancing.**

OUR SERVICES INCLUDE:

- Acquisition Financing
- Commercial Loans
- Construction Loans
- Growth Capital
- Industrial Loans
- Recapitalizations
- Refinancing

MEET OUR C&I TEAM



COMMUNITY BANKING

Our Community Banking platform is designed to meet the diverse needs of businesses and individuals in our communities, **offering boutique-level service** with an unmatched personal touch in Atlanta's community banking market. **From treasury management services and equipment loans to financing for a new building and opening a checking or savings account**, we promise to support your needs and create prosperous partnerships.

OUR SERVICES INCLUDE:

- Personal and Business Accounts
- Business Lines of Credit
- Equipment Loans
- Owner-Occupied & Investment Real Estate Loans
- Treasury Management Solutions

MEET OUR COMMUNITY BANKING TEAM



COMMERCIAL REAL ESTATE



The GBC Commercial Real Estate (CRE) group offers a **relationship-based approach** to banking for our communities' top real estate developers and investors. Whether buying a building, refinancing a property, or developing a site, our CRE team **delivers personalized solutions with speed, certainty, and extensive experience.**

MEET OUR CRE TEAM

OUR SERVICES INCLUDE:

- Acquisition Loans
- Development Loans
- Personalized Loan Solutions
- Refinancing

TARGETED CRE PROJECTS:

- Industrial
- Multifamily
- Office
- Retail
- Self-Storage
- Senior Housing
- Student Housing
- Hospitality

TREASURY SOLUTIONS

Our Treasury Solutions team combines technology, analytics, information, and people to provide sophisticated automation and information that businesses need to **make the right decisions to Pay, Collect, Manage, and Protect.**

Whether your business payment needs are simple, complex, or somewhere in between, we offer a **full range of digital tools to help you manage your payments and stay ahead of your cash flow needs.**

MEET OUR TREASURY SOLUTIONS TEAM

OUR SERVICES INCLUDE:

- Account Reconciliation Program (ARP)
- Automated Clearing House (ACH)
- Bill Pay | Business Direct
- Cash Services
- Commercial Card
- Digital Payment Solutions
- Direct Deposit | ACH Payments
- Instant Payments
- Line of Credit Sweeps
- Lockbox Services
- Merchant Services
- Online Wire Origination
- Out-of-Band Authentication
- Positive Pay
- Remote Deposit Solutions
- Zelle for Business
- Zero Balance Accounts (ZBA)



PAYMENTS & TECHNOLOGY BANKING



Our Payments & Technology Banking team is **the ideal solution for high-volume payments and complex treasury needs.** Whether for payroll and HR services, bill payments or other segments that require innovative money movement expertise in rapidly changing financial landscape.

OUR SERVICES INCLUDE:

- Corporate Banking Solutions
- FBO Account Structure
- Fraud Protection
- High-volume ACH Processing
- Technology Partnerships

MEET OUR PAYMENTS & TECHNOLOGY TEAM

PRIVATE BANKING & SPECIALTY LENDING

Our Private Banking & Specialty Funding model offers a **wide range of depository, treasury, and lending solutions for local business owners and entrepreneurs**, no matter how complex their borrowing needs may be. With decades of experience, we provide best-in-class service to understand your needs so we can build banking plans **tailored specifically for you.**

OUR SERVICES INCLUDE:

- Checking Accounts
- Construction Financing
- Consumer Real Estate Loans
- Money Market Accounts
- Mortgages

MEET OUR PRIVATE BANKING TEAM



MORTGAGE FINANCING

We believe mortgage lending is about serving people and helping their dreams come true by offering **personalized service, great rates, and low closing costs for home purchases, equity lines, and refinancing.**

Our highly trained mortgage professionals are committed to exceeding your expectations with **exceptional customer service, transparent quotes, and guidance** through every step of the process in 49 states and the District of Columbia.

[LEARN MORE](#)

TYPES OF HOME LOANS OFFERED

- Down Payment Assistance Programs
- Federal Housing Administration (FHA) Loans
- Home Equity Line of Credit (HELOC)
- Jumbo Loans
- Non-Warrantable Condos
- United States Department of Agriculture (USDA) Loans
- Veterans Affairs (VA) Loans





OUR BRANCH LOCATIONS

Our community is at the heart of everything we do. Together, we can continue **building stronger, more vibrant communities** for generations to come.

IN-PERSON LOCATIONS

- Alpharetta
- Buckhead
- Chastain
- Cumming
- Duluth
- Garden Hills
- Griffin
- Lawrenceville
- Marietta

FIND YOUR LOCAL BRANCH

BOOK TIME

WITH A BANKER



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GeorgiaBanking.com | 866.711.4530

