



CULTIVATING OPPORTUNITY
FOR GEORGIA'S GROWTH

YOUR SUCCESS IS OUR MISSION



We take service personally and work hard to ensure every client experience is exceptional. At the heart of everything we do is the desire to cultivate opportunities for growth, support our communities and ensure businesses and individuals are positioned to prosper and thrive. Your success is our mission!

CUSTOMER CARE CENTER

Monday - Friday, 8:00 am - 5:00 pm



PHONE

Toll Free
866.711.4530

Local Direct
770.226.8800



EMAIL

CustomerCare@GeorgiaBanking.com



IN PERSON

at your local GBC office

BUILDING RELATIONSHIPS



Today's business owners want to rely on a banking partner who understands their business and their business environment. A banker who is invested in getting to know their clients at an authentic relationship level, and who brings expert advice and custom banking products to the table. In today's economy, decisions need to be made quickly and a strong relationship with a banker you can reach when you need them allows businesses to move at that speed.

GBC is custom-built to be the perfect fit for small to mid-sized businesses. Every individual hired for this team has been specifically chosen for their ability to provide a high level of expertise and service to the bank's customers. Investments have been made at every level to provide the best of technology and product offerings, to ensure customer experiences are efficient and high quality, and to ensure communication is clear and accessible. And this team is smart: gathering data and developing insights with a passion for combining knowledge and service to innovate and customize.

GBC is a company that invests the time it takes to do things the right way. A company that lives and prospers by its values of service, expertise, and relationships. A company that 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 Georgia businesses.

A handwritten signature in black ink that reads "Bartow Morgan, Jr." The signature is fluid and cursive.

Bartow Morgan, Jr.
Chief Executive Officer



BANKING MADE EASY

Whether it's on the go or from the comfort of your home, we have digital solutions to meet your banking needs anytime, anywhere. Check your balances, make transfers, pay bills, and more. Signing up takes only a few minutes.

Get started at GeorgiaBanking.com/digital-banking



ONLINE BANKING — Bank 24/7

- Open an account online
- Check balances
- Pay bills
- View check images
- Transfer funds
- View statements



eSTATEMENTS — Reduce the Risk of Fraud

- Simplify record keeping
- View, print and download statements
- To receive eStatements, enroll in Online Banking



BILL PAY — Simple, Secure & Scheduled

- Save time by paying your bills securely from one site
- Avoid late fees and protect your credit score by scheduling payments
- Reduce the risk of fraud from sending payments through the mail



MOBILE BANKING — Access Your Accounts at Your Convenience

- Check balances
- Pay bills
- View transactions
- Transfer funds
- Deposit checks from your phone
- Receive text alerts
- Find nearest ATM or GBC location
- Turn your debit card off or on with Card Controls
- Zelle® Payments



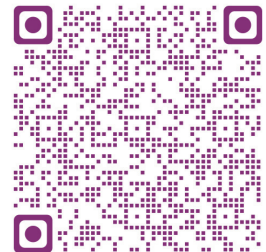
MOBILE DEPOSITS — Deposit Checks on Your Smartphone Anytime

- Securely deposit checks into your GBC accounts
- For extra security, check images are stored at GBC and not on your phone
- Deposits made by 5 pm EST will be considered as same business day



Download our free mobile apps in the Apple Store or Google Play

CONSUMER APP



BUSINESS APP



ENHANCED TECHNOLOGY



Enjoy the convenience of GBC's innovative and secure solutions at your fingertips with an array of products that allow you to save time, stress less, and have peace of mind.

Get started at GeorgiaBanking.com/digital-banking



ZELLE® — Send Money to Anyone You Trust

A fast, safe and easy way to send money to friends, family and other people you trust, regardless of where they bank. Whether you're paying rent, gifting money, or splitting the cost of a bill, Zelle® has you covered.

- **FAST** - Send money directly from your account to theirs — typically in minutes.¹
- **SAFE** - Use Zelle® within the app you already trust. No account numbers are shared.
- **EASY** - Send money using just an email address or U.S. mobile number.

¹ U.S. checking account required to use Zelle®. Transactions between enrolled users typically occur in minutes. Zelle is available for consumer accounts only.

Download
our mobile app
and start using
Zelle today!



DEBIT CARDS — Protect and Access Your Funds with Card Controls

- Chip enabled debit cards with the latest technology for your financial security
- Enable or disable your debit card anywhere at any time, via the GBC mobile banking app
- Limit the regions where your debit card can be used
- Limit how the card is used with transaction type controls
- Limit what types of merchants can run your debit card
- Set dollar limits for debit card transactions
- Instant Issue Debit Cards available upon account opening at all GBC branches

 **USE YOUR
DEBIT CARD
SURCHARGE-FREE**
at any Publix Presto! ATM



MOBILE WALLET – Cardless Transactions on Mobile Devices

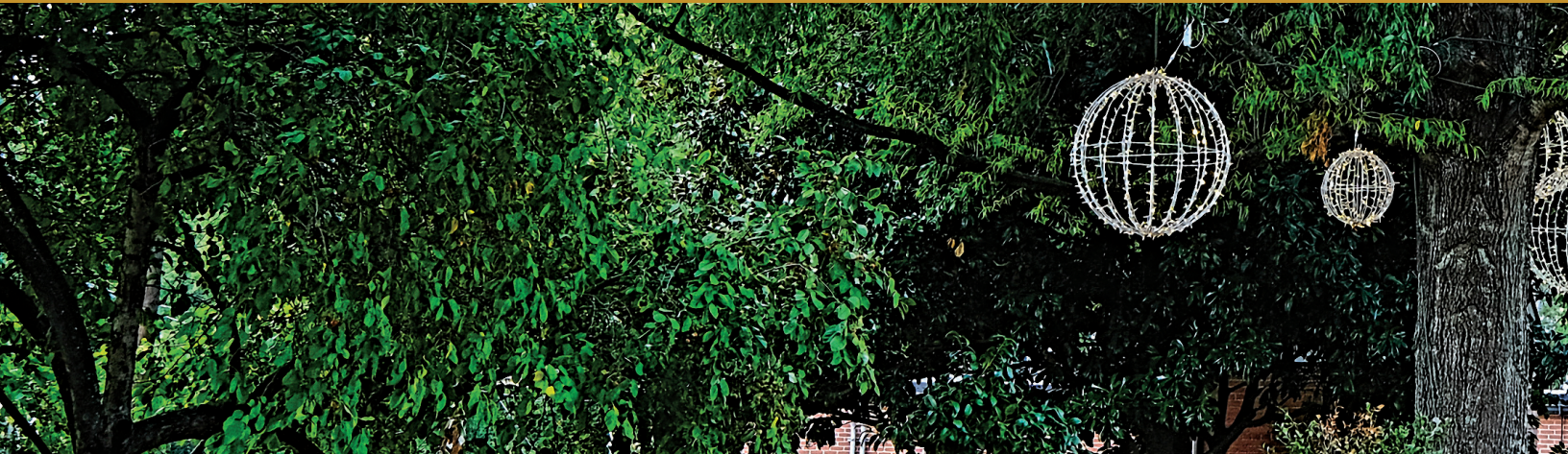
GBC's mobile wallet replaces the need for a physical card. If you forget your card at home or simply don't feel like carrying it, add the information to your mobile phone, smart watch, or tablet and pay at thousands of retailers across the globe with one tap. GBC cards are compatible with Apple Pay™, Google Pay™ and Samsung Pay™.

- Apple Pay™/Google Pay™/Samsung Pay™
- Download the Pay app that works with your smartphone
- Add your eligible debit card
- Pay by holding your smartphone near the reader
- Manage transactions with real-time alerts
- Your card number is never seen by merchants when you pay. Instead, payments technology assigns a token for each purchase so your information is protected



SAMSUNG Pay

EVERYDAY BANKING YOUR WAY



Designed with you in mind, GBC's product suite has something for everyone. Earn interest, round up debit card purchases into your savings account, or simply do all your banking online – whichever you prefer, GBC has an account right for you.

All Personal Checking accounts include a complimentary debit card, Zelle®, eStatements, online banking with bill pay, mobile banking with mobile deposit, and free ATM transactions at all GBC locations.



CONSUMER CHECKING

- **PREMIER**
You maintain a higher balance in your account and want to get the most for your money.
- **CONNECT**
You prefer to do your banking online and don't write checks.
- **CHOICE**
Round up debit card purchases into your linked savings account.
- **CONSUMER COMMUNITY**
Built for Military or First Responders (active or retired); First Responders include Police Department Employees, Fire Department Employees, EMTs, Paramedics and Healthcare Workers.



WAYS TO SAVE



We make putting money away easy to do with our flexible savings options tailored to fit your goals.



REGULAR SAVINGS ACCOUNT

With no minimum balance to earn interest, save whether it's for a specific goal, or just for a rainy day.



PLATINUM MONEY MARKET ACCOUNT

Save with flexibility. Save without locking away your funds for days, months, or years.



CERTIFICATE OF DEPOSIT (CD)

CDs are a safe, high-yield way to develop a customized savings program, combining security and flexibility with great investment returns. GBC offers a variety of terms and rates to match, so you can pick the one that's best for your situation and savings goals. Plus, our experienced team will work to secure a competitive fixed rate to maximize your investment.



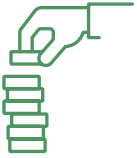
INDIVIDUAL RETIREMENT ACCOUNT (IRA)

An IRA from GBC can help meet your specific retirement needs with competitive rates and a variety of maturity dates.



STRESS-FREE BUSINESS SOLUTIONS

Give your business the room it needs to thrive with our thoughtfully designed business accounts ready to work for you.



BUSINESS CHECKING

- **BUSINESS ESSENTIALS**
This account is for you if your business has a low volume of monthly transactions, and you need a low-cost access account for daily use.
- **BUSINESS ADVANTAGE**
You are a medium to large business, who may be managing multiple accounts or are simply looking to optimize your business potential.
- **BUSINESS INTEREST**
You have few monthly transactions and want a feature-rich business account that lets you earn interest without the restrictions of a traditional savings account.
- **COMMERCIAL ANALYSIS**
You need flexibility and an account with customized features to meet your unique business banking needs. Combine balances across multiple accounts to offset fees with an earnings credit.
- **COMMERCIAL ANALYSIS PLUS INTEREST**
Your business has high transaction volumes and a need for complex treasury management solutions, while also earning interest on your account balance.
- **INTEREST ON LAWYER TRUST ACCOUNTS (IOLTA)**
You'll have all the convenience you need with this account designed for attorneys and law firms that maintain escrow funds for multiple clients.
- **BUSINESS COMMUNITY**
You support our communities and you need an account that supports your organization. Business Community Checking is for associations, community groups and non-profits with limited monthly account activity.

Regardless of the size or nature of your business, GBC offers savings accounts to help build your business's safety net and invest your company's extra funds in a secure savings strategy.



- **BUSINESS CERTIFICATE OF DEPOSIT**
There are savings accounts – and then there are risk-free savings strategies. A business Certificate of Deposit (CD) locks your cash away for a specified term as it multiplies with competitive rates.
- **COMMERCIAL MONEY MARKET**
GBC's Commercial Money Market account lets you access your cash reserves with check-writing capabilities while maintaining liquidity, security and flexibility.

COMPREHENSIVE SOLUTIONS



TREASURY SOLUTIONS

Treasury management can be complicated, but it doesn't have to be. Save time with comprehensive solutions that streamline day-to-day cash management so you can get back to managing your business. GBC has robust offerings on par with the largest banks to help meet all of your needs.

PAY

- Automated Clearing House (ACH) Origination
- Bill Pay
- Direct Deposit
- International Wires
- Online Wire Origination

COLLECT

- Commercial Cash Services/Smart Safe
- Lockbox Services
- Merchant Services
- Pre-authorized ACH Debits
- Remote Deposit Solutions

MANAGE

- Business Direct Online Banking
 - Alerts
 - Business Direct Mobile
 - Transaction Detail Reporting and Downloads
- QuickBooks Direct Connect
- Zero Balance Account (ZBA)

PROTECT

- ACH Positive Pay
- Online Positive Pay Decisioning
- Online Stop Payments
- Out-of-band Authentication
- Payee Line Positive Pay



PRIVATE BANKING

Knowing what makes you, you, inspires our approach. Private banking is more than solutions. We believe that growing our client relationships is the key to success. We want to understand your needs, so we can build banking solutions tailored specifically for you. Cultivating these relationships will lead us to prosperous partnerships that will last for years to come.

CERTAINTY OF EXECUTION



GBC knows businesses need a trusted financial partner who understands their needs and delivers solutions with the certainty of execution you should expect from your bank. Our commercial banking teams provide the expertise and service excellence to help your business grow and thrive.



COMMERCIAL & INDUSTRIAL (C&I)



COMMERCIAL REAL ESTATE



COMMUNITY BANKING



SPECIALTY LENDING



CONSUMER LENDING

- Home Equity Lines of Credit (HELOC)
- Mortgage Loans
- Personal Loans



PAYMENTS & TECHNOLOGY BANKING



ACCESSIBLE BANKING



1. ALPHARETTA

5225 Windward Parkway
Alpharetta, GA 30004

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (9:00 am – 4:00 pm)



2. BUCKHEAD

1776 Peachtree Street NW, Suite 150
Atlanta, GA 30309

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

WALK UP VTM HOURS

Mon – Fri (8:00 am – 5:00 pm)



3. DULUTH

6340 Sugarloaf Parkway, Suite 100
Duluth, GA 30097

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



4. GARDEN HILLS

2827 Peachtree Road NE, Suite 100
Atlanta, GA 30305

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



5. GRIFFIN

1624 North Expressway
Griffin, GA 30223

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (9:00 am – 4:00 pm)



6. LAWRENCEVILLE

690 Collins Hill Road
Lawrenceville, GA 30046

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



7. MARIETTA

4895 Lower Roswell Road
Marietta, GA 30068

LOBBY HOURS

Mon – Fri (9:00 am – 4:00 pm)

DRIVE THRU HOURS

Mon – Fri (8:00 am – 5:00 pm)



VIRTUAL TELLER MACHINES (VTM)

- Connect with a real banker even after hours
- Perform transactions via video just as you would in person



AUTOMATED TELLER MACHINES (ATM)

- Extensive network for your convenience
- Access more than 1,000 Presto! ATMs at any Publix grocery store
- Deposit checks even when our GBC offices are closed



Local Direct: **770.226.8800** for All Locations



CustomerCare@GeorgiaBanking.com | 866.711.4530 | GeorgiaBanking.com



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OCT 2023

STAY CONNECTED

