

Notice of Special Meeting of the Members on Proposal to Merge

The Thrift Credit Union

On October 25, 2011, the Board of Directors of your credit union approved a proposition to Merge with Georgia's Own Credit Union. You are encouraged to attend a special meeting of your credit union on the 2nd floor of the Norfolk Southern Building, located at 1200 Peachtree Street, Atlanta, GA 30309, on December 28, 2011 at 3:30pm.

Purpose of the Meeting

The meeting has two purposes:

1. To consider and act upon a proposal to merge our credit union with Georgia's Own Credit Union, the continuing credit union.
2. To approve the action of the Board of Directors of our credit union in authorizing the officers of the credit union, subject to member approval, to carry out the proposed merger.

If this merger is approved, our credit union will transfer all of its assets and liabilities to Georgia's Own Credit Union. As a member of our credit union, you will become a member of Georgia's Own Credit Union. On the effective date of the merger, you will receive shares in Georgia's Own Credit Union for the shares you now own in our credit union.

Other Information Related to the Proposed Merger

The directors of the participating credit unions carefully analyzed the assets and liabilities of the participating credit unions and appraised each credit union's share values. The appraisal of the share values appears on the attached individual and consolidated financial statements of the participating credit unions.

The directors of the participating credit unions have concluded that the proposed merger is desirable for the following reasons:

1. Georgia's Own Credit Union will provide the members of the Thrift Credit Union with a wider selection of competitive financial products and services, as well as additional convenient methods to access those products and services.
2. Georgia's Own Credit Union will provide the members of the Thrift Credit Union with access to a greater number of credit union branches, ATMs and electronic services.

The Thrift Credit Union shall be afforded one (1) seat on a Georgia's Own Credit Union Advisory Board.

The main office of the Georgia's Own Credit Union is as follows:

1155 Peachtree Street – Suite 400
Atlanta, GA 30309

The branch offices of Georgia's Own Credit Union after the merger will be as shown on the attached list.

The merger must have the approval of **two-thirds** of members of the credit union who vote on the proposal.

BY ORDER OF THE BOARD OF DIRECTORS:

Board Presiding Officer

Date