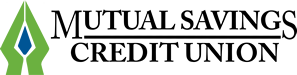
Chart, waterfall chart

Description automatically generated 

**WEBSITE CONTENT WORKSHEET**

## Project Name:  Mutual Savings CU Website Redesign

## Customer ID: MUTS051222

A screenshot of a computer

Description automatically generated with medium confidence

**Main Menu Navigation:**

**ONLINE BANKING LOGIN BOX**

**ACCOUNTS**

* **Savings**
  + Regular Savings
  + Money Market Accounts
  + Club Accounts
  + Certificates of Deposit (CDs)
  + IRAs
* **Checking**
  + Personal Checking
  + Business Checking
* **Account Resources**
  + Calculators
  + Deposit Rates
  + Direct Deposit
  + Payroll Deduction
  + Fee Schedule
  + Open Account
  + Order Checks
  + Stop Payment
  + VISA® Debit Cards w/SecureLock
  + Wire Funds

**BORROW**

* **Loans**
  + Auto Loans
  + Boat, Camper & Motorcycle Loans
  + Home Loans
    - * Mortgages
      * Home Equity Loans
    - Additional Consumer Loans
      * Energy Wise Loans
      * Holiday Loans
      * Personal Loans
      * Share Secured Loans
    - VISA® Rewards Platinum Credit Cards
* **Lending Resources** 
  + Apply for a Loan
  + Loan Rates
  + Calculators
  + Car Buying Service
  + Credit Card Management
  + GAP Coverage
  + Payment Protection
  + MBI/Insurance
  + ScoreCard™ REWARDS

**SOLUTIONS**

* **Remote Banking**
  + Online & Mobile Banking
    - Bill Pay
    - Remote Deposit
  + ATM Locator
  + Shared Branching
  + Audio Response
* **Calculators**
* **Fee Schedule**
* **Insurance**
* **VISA**
* **Money Orders**
* **VISA® Gift Cards**
* **Report I.D. Theft**

**RATES**

* **Deposit Rates**
* **Loan Rates**

**ABOUT US**

* **Our Story**
* **Who Can Join**
* **Contact Us**
* **Hours & Holidays**

**Footer:**

**Disclosures <LINKS>**

1. Credit Card Agreement & Disclosure
2. Dormant Account Notice
3. EFT Disclosures
4. Fee Schedule
5. Funds Availability Policy Disclosure
6. Membership & Account Agreement
7. Mobile Deposit Capture Disclosure
8. Online Banking Disclosure
9. Patriot Act
10. Privacy Policy
11. Regulation CC
12. Regulation Z
13. Truth in Savings Disclosure

**Forms <LINKS>**

1. ACH Authorization Form
2. Address Change Form
3. Loan Application
4. Membership Application
5. Payroll Deduction Form
6. Report Lost/Stolen Card
7. Send More Info Form
8. Stop Payment Form
9. Wire Transfer Form
10. Visa® Credit Card Application
11. Visa® Debit Card Application
12. Visa® Debit Card Dispute Form
13. Visa® Credit Card Dispute Form

**<NCUA LOGO>**

**<EQUAL HOUSING LENDER LOGO>**

**NMLS ID#** 440737

**ABA/Routing Number:** 261071522

Copyright message

Privacy Policy

**Copy Sheet:**

**ACCOUNTS  
Save & Earn Accounts**

***Dividend bearing accounts promote financial growth***

* **Savings**
  + **Regular Savings**

**Whether saving for a specific purchase or simply stashing more away for a rainy day, our dividend-earning savings accounts have you covered!**

* + - Establish membership with $5 minimum deposit *(Minimum $5 must remain in account)*
    - Dividend-bearing <LINK TO DEPOSIT RATES>
    - Up to 6 free withdrawals/month
    - 24/7 remote access <LINK TO REMOTE PAGE>
    - Direct deposit <LINK>
    - Payroll deduction <LINK>

**OPEN ACCOUNT** <LINK>

**CALCULATE SAVINGS** <LINK TO CALCULATORS>

* + **Money Market Accounts**

**Is it savings? Is it checking? It’s actually both! Earn more money & convenience with a money market account.**

* + - Dividend-bearing <LINK TO DEPOSIT RATES>
    - Up to 6 free withdrawals/month
    - 24/7 remote access <LINK TO REMOTE PAGE>
    - Direct deposit <LINK>
    - Payroll deduction <LINK>

**OPEN ACCOUNT <LINK>**

**CALCULATE SAVINGS <LINK TO CALCULATORS>**

* + **Club Accounts**

**Save a little at a time throughout the year for a specific purpose so you can reap the benefits of your hard work when the need rolls around!**

* + - **Holiday Club Accounts**

**Prepare for the expensive holiday shopping season by saving throughout the year.**

* Funds transferred to members’ savings each October
* No minimum balance required
* Dividend-bearing <LINK TO DEPOSIT RATES>
* Up to 6 free withdrawals/month
* 24/7 remote access <LINK TO REMOTE PAGE>
  + - * Direct deposit <LINK>
* Payroll deduction <LINK>

**OPEN ACCOUNT <LINK>**

**CALCULATE SAVINGS <LINK TO CALCULATORS>**

* + - **Vacation Club Accounts**

**Stash funds away for a vacation getaway!**

* + - * Withdraw as necessary
      * No minimum balance required
      * Dividend-bearing <LINK TO DEPOSIT RATES>
      * Up to 6 free withdrawals/month
      * 24/7 remote access <LINK TO REMOTE PAGE>
      * Direct deposit <LINK>
      * Payroll deduction <LINK>

**OPEN ACCOUNT <LINK>**

**CALCULATE SAVINGS <LINK TO CALCULATORS>**

* + **Certificates of Deposit (CDs)**

**Plant the seeds and watch your savings grow! Save faster with a CD.**

* + - Open CD with minimum balance of $500
    - Fixed dividend for term <LINK TO DEPOSIT RATES>
    - Available terms 3 – 60 months
    - Can be used for IRAs
    - 24/7 remote access <LINK TO REMOTE PAGE>
    - Direct deposit <LINK>
    - Payroll deduction <LINK>

**OPEN ACCOUNT <LINK>**

**CALCULATE SAVINGS <LINK TO CALCULATORS>**

* + **IRAs**

**Make the golden years the best years. It’s never too early to start saving for retirement!**

* + - **Traditional IRAs**
      * Can be open & funded without employer participation
      * No minimum amount required
      * Competitive rates <LINK>
      * Earnings are tax-deferred until withdrawn
      * Provide full accessibility to your funds; 10% early distribution penalty if younger than 59½ years
      * Completely flexible as there is no minimum contribution in any year
      * Between age 50½ and 70½ years may contribute a maximum of $7K per year

**OPEN ACCOUNT <LINK>**

**CALCULATE SAVINGS <LINK TO CALCULATORS>**

* + - **Roth IRAs**
      * Not taxed on withdrawals if Roth IRA account is 5 years old and member is 59½ years old
      * No minimum amount required
      * Members under 50½ years of age can contribute up to $6,000 per year and up to $7,000 if 50½ years of age or older
      * Contributions have already been taxed, so the principal amount is never subject to taxes or penalties in the future, as long as you stay within the contribution guidelines
      * Contributions grow tax deferred. If you do not withdraw any of the earnings until you have had the IRA for at least 5 years and have a qualifying event, those earnings become tax-free
      * There is no 70½ year age limit on making contributions. You do, however, need earned income, which is defined the same as for Traditional IRAs. As long as you satisfy the Roth IRA requirements, you may contribute to a Roth IRA, even after the year in which you reach 70½ years.

**OPEN ACCOUNT <LINK>**

**CALCULATE SAVINGS <LINK TO CALCULATORS>**

* + - **Coverdell Savings Accounts**
      * Contributions are not tax-deductible, but the contributions may earn interest tax deferred until distributed
      * No minimum amount required
      * The child will not owe tax on any withdrawal from the account if withdrawal is equal to or less than the child's qualified education expenses at an eligible educational institution for the year
      * Amounts withdrawn from an ESA that exceed the child's qualified education expenses in a taxable year may be subject to income tax and to an additional penalty of 10%
      * If the child doesn't need the money for pre- or postsecondary education, the child may roll or transfer the balance to an eligible family member's ESA or to a qualified tuition program (QTP)
      * Allows after-tax contributions of $2K per year for each child until they reach 18 years of age. Contributions and earnings are tax free when withdrawn to pay for qualified education expenses which include tuition, fees, books, supplies and equipment.

**OPEN ACCOUNT <LINK>**

**CALCULATE SAVINGS <LINK TO CALCULATORS>**

\*The Credit Union provides no legal advice to members and provides the foregoing information from a reliable resource to give our members a basic understanding of these services. You should consult with your tax or legal advisor regarding any particular and the current status of applicable federal and state laws.

* **Checking**
  + **Personal Checking**

**Save. Earn. Spend. Checking with the flexibility and convenience you need to live your life!**

* + - No monthly fees
    - No per check charges
    - No minimum balance requirements
    - Dividend-earning on daily balances of $250+
    - Direct Deposit <LINK TO PAGE>
    - Payroll Deduction <LINK TO PAGE>
    - Overdraft Protection or Courtesy Pay feature\*\*
    - Payroll Deduction
    - 24/7 remote access w/FREE Bill Pay <LINK TO REMOTE PAGE>
    - [VISA® Debit Card](https://www.mutualsavingscu.org/assets/framework/pages/visa-debit-cards.php) w/SecureLock <LINK>
    - First order of checks Free

*\*You must maintain a minimum daily balance of $250.00 in your account each day to obtain the disclosed annual percentage yield. | \*\*Members are eligible for the Courtesy Pay feature after 6 months of satisfactory performance on a share draft account. This feature offers overdraft protection for a fee. Call the credit union for details.*

**OPEN ACCOUNT <LINK>**

* + **Business Checking**

**Simple solution for your not-so-simple organization.**

* + - No monthly fees
    - No per check charges
    - No minimum balance requirements
    - Dividend-earning on daily balances of $250+
    - Direct Deposit <LINK TO PAGE>
    - Payroll Deduction <LINK TO PAGE>
    - Overdraft Protection or Courtesy Pay feature\*\*
    - Payroll Deduction
    - 24/7 remote access w/FREE Bill Pay <LINK TO REMOTE PAGE>
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**OPEN ACCOUNT <LINK>**

* **Account Resources**
  + **Calculators**

***Calculate your savings, monthly payments & more!***

* + - Deposit Calculators
    - Loan Calculators
  + **Deposit Rates**

**<INSERT MOST CURRENT SHARE RATE TABLE: https://www.mutualsavingscu.org/assets/framework/pages/share-rates.php>**

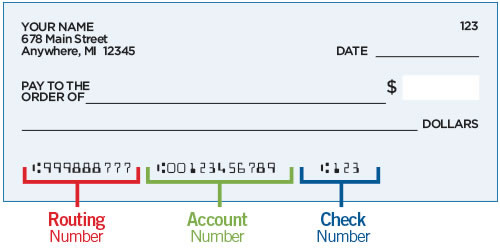
* + **Direct Deposit**

**Fast & worry-free access to your funds.**

* + - Automatically deposit your payroll, Social Security, pension, or any other recurring check directly into your checking or savings accounts
    - Supply the necessary information to your HR department to set up direct deposit and automatic withdrawals (ACH)
      * Routing #**261071522 *(****Used by the ACH to route your debit/deposit to the correct financial institution)*
      * For a withdrawal or deposit for your Savings and/or Checking Account, you will use your **710580 followed by your Six Digit Primary Account number and the check digit provided by the credit union.** The account number should be a total of **13 characters.**

NOTE: If the Primary Account number is less than 6 digits, add leading zeros for a total of 6 digits.

Example: Primary Account number 1234 = Full Account number 7105800012349



* + [**Fee Schedule**](https://alconefcu.org/fee-schedule/)

|  |  |
| --- | --- |
| **MUTUAL SAVINGS CU FEE SCHEDULE - *Effective as of January 1, 2021*** | |
| **Membership fee** | **$5.00 par value**  *To be a member of MSCU in good standing, you must maintain a par value of $5.00 in your primary share savings account at all times. If you should fall below this minimum required balance, your account will be subject to account suspension, revocation, or membership privileges, and/or possible account closure.* |
| **DEPOSIT ACCOUNT FEES** | |
| **Nonsufficient Funds (NSF)** | $30.00 per item |
| **Courtesy Pay Fee** | $30.00 per item |
| **Stop Payments** | $25.00 per item |
| **Copy of Paid Drafts** | $3.00 per copy |
| **ACH Stop Payment** | $25.00 per item |
| **Return Deposit Items** | $15.00 per item |
| **ATM Transactions** | FREE\* \**Members will receive all ATM Transactions at no charge. CULIANCE and Publix Presto ATM transactions are permitted unlimited transactions at no additional charge.* |
| **IRA Transfers to Other Institutions** | $15.00 per transfer |
| **MONEY MARKET ACCOUNT FEES** | |
|  | *All other fees applicable to Deposit Accounts (example: NSF, Stop Payments, Returned Deposits, etc.)* |
| **WEB BILL PAY FEES** | |
| **NSF/Overdraft** | $30.00 per item |
| **Stop Payment** | $25.00 per item |
| **Bill Pay "Rush Delivery"** | $9.95 per item |
| **OTHER SERVICE FEES *(Applicable to all accounts)*** | |
| **Account Reconciliation** | $20.00 per hour |
| **Card Replacement Fee** | 1 Free per year; $5.00 per card thereafter |
| **Rushed Debit Cards** | $35.00 |
| **Official Checks** | $3.00 per check |
| **Express Mail Fee** | At cost |
| **Gift Card Fee** | $2.50 each |
| **Credit Union Checks** | $1.00 per Check |
| **Money Orders** | $1.00 per Money Order |
| **Research Fee** | $20.00 per hours |
| **Statement Copy** | $2.00 per hard copy |
| **Incoming Domestic Wire** | $2.00 per wire |
| **Outgoing Domestic Wire** | $15.00 per wire |
| **Garnishment & Levy Processing Fee** | 10% of account balance up to $50.00 maximum |
| *The fees appearing in this Schedule are accurate and effective for member accounts as of the Effective Date on this Fee Schedule. If you have any questions or require current rate and fee information on your accounts, please contact a credit union representative for assistance.* | |

* + **Open Account** <LINK TO APP>
  + **Order Checks** <LINK TO ORDER PAGE>
  + **Payroll Deduction**

***Never miss a loan payment!***

If you are an employee of Southern Company Gas, you can establish payroll deduction at Mutual Savings Credit Union to have funds automatically deducted from your paycheck and deposited into your savings account or checking account or applied to make loan payments. It's an easy way to save or to ensure that you'll never miss a loan payment.

Get started by contacting us today! <LINK>

* + **Stop Payment** <LINK TO FORM>
  + **VISA® Debit Cards w/SecureLock**

***Easy & automatic card access to your funds***

* Shop globally online or anywhere VISA® is accepted
* Add card protection with SecureLock mobile app– Establish spending limits, set alerts, turn card on & off and receive fraud notifications. – *Download the* *“SecureLock” app from the App Store® or on GooglePlay™ to get started!*
* Use at an ATM to access savings & checking accounts; withdraw funds; & make balance inquiries

**Don’t recognize a transaction?** Complete a Dispute Form <LINK TO FORM>

* + **Wire Funds** <LINK TO REQUEST FORM>

**BORROW  
Borrow & Buy Accounts**

***Competitive loans promote access & credit growth***

* **Loans**
  + **Auto Loans**

***Drive into savings!***

* + - * New & used vehicles
      * New purchase & refinance
      * 100% financing
      * Low, fixed rates <LINK TO RATES>
      * Flexible payment options
      * Preapprovals
      * Car buying service <LINK TO AUTO ASSISTANCE>
      * Loan protection & insurance options from TruStage\*\* <LINK TO INSURANCE>
      * GAP coverage\*\*

**Apply for a loan** <LINK>

* **Camper, Boat & Motorcycle Loans**

***Take your adventure up a notch!***

* + - * New & used vehicles
      * New purchase & refinance
      * 100% financing
      * Low, fixed rates <LINK TO RATES>
      * Flexible payment options - *Up to 180 months*
      * Preapprovals

**Apply for a loan** <LINK>

* + - **Home Loans**

***Loans for your biggest investment***

* + - * Mortgages
        + Conventional & government loan programs available
        + Fixed & Adjustable-Rate Mortgages (ARMs)
        + Low down payment programs
        + Programs for borrowers with less-than-perfect credit
        + Competitive rates

**Apply for a loan** <LINK>

* + - * Home Equity Loans
        + Fixed rate loans & variable rate home equity lines of credit available
        + Borrow up to 80% of your home’s equity\*\* (Minus your 1st mortgage)
        + Minimal closing costs

**Apply for a loan** <LINK>

* + - **Additional Consumer Loans**

***Loans for just about any reason!***

* + - * **Energy Wise Loans**

***Upgrade your HVAC units for increased efficiency and long-term savings.***

* + - * + Low, fixed rates <LINK TO RATES>
        + Available for heat and air upgrades
        + Flexible payment options
        + No collateral required
      * **Holiday Loans**

***Access extra help during the expensive holiday season!***

* + - * + Low, fixed rates <LINK TO RATES>
        + Flexible payment options
        + No collateral required

**Apply for a loan** <LINK>

* + - * **Personal Loans**

***Use funds to cover medical emergencies, take a vacation, consolidate debt, pay for a milestone expense or more.***

* + - * + Low, fixed rates <LINK TO RATES>
        + Flexible payment options
        + No collateral required

**Apply for a loan** <LINK>

* + - * **Share Secured Loans**

***Build credit while borrowing for your needs.***

* + - * + Borrow up to 100% of deposited funds
        + Use savings as collateral – *Still earn dividends*
        + Most attractive fixed rates available <LINK TO RATES>
        + Flexible payment options

**Apply for a loan** <LINK>

* + **VISA® Rewards Platinum Credit Cards**

***All the convenience, not all the fees.***

* + - No Annual Fee
    - Secured and unsecured fixed rates
    - 25-day grace period
    - ScoreCard™ REWARDS <LINK TO PAGE>
    - No transaction fee on cash advances from your credit union (interest accrues from the day of the advance)
    - Optional life & disability insurance available at low rates
    - Easy Online Card Management: LINK – [www.ezcardinfo.com](http://www.ezcardinfo.com)

**Apply for a credit card** <LINK>

\*All loans subject to credit approval. Membership, terms, and conditions apply. | \*\*Insurance and Warranty products are not products of the credit union; and are not obligations of or guaranteed by the credit union. Insurance or warranties may be purchased from an agent or an insurance company of the member’s choice; and the credit union makes no representations as to the services of any provider.

* **Lending Resources** 
  + **Apply for a Loan** <LINK TO APP>
  + **Loan Rates**

*<INSERT MOST CURRENT LOAN RATE TABLE: https://www.mutualsavingscu.org/assets/framework/pages/loan-rates.php>*

* + **Calculators** <LINK TO LOAN CALCULATORS>
  + **Car Buying Service** <LINK TO AUTO ASSISTANCE>
  + **Credit Card Management** <LINK TO [www.ezcardinfo.com](http://www.ezcardinfo.com)>
  + **GAP Coverage**

***Coverage for the in-between***

* + - ***Guaranteed Auto Protection Plus:***
      * Covers the difference between the actual cash value of your vehicle and the loan/lease balance, less delinquent payments, late charges, refundable service warranty contracts and other insurance-related charges.
      * Covers your auto insurance deductible of $500 or $1,000. The actual amount depends on your credit union's program limits. Ask your lender/loan officer for details.
      * Isa loan/lease deficiency waiver and is not offered as insurance coverage.
      * Purchase is voluntary and cannot be required as a condition of credit approval.
  + **Payment Protection**

***Greater peace of mind and protection for your family***

* **Available for single or joint borrowers**
* **Affordable rates**
* **Premiums automatically added to loan payments**
* **Types of Coverage:**
  + **Credit Life Insurance** – Pays outstanding balance on loan if you pass prior to the loan being paid off.
  + **Credit Disability Insurance** – Provides funds to help you make your loan payments if you are unable to work because of an illness or accident.
  + **MBI/Insurance**

***Auto Exam Extended Protection Plan\****

* + - **4 Levels of Coverage:**
      * Tech 4 Coverage *(Best Available)* Vehicles with 0-50K miles on Odometer and up to 5 years old
      * Tech 3 Coverage
      * Tech 2 Coverage
      * Tech 1 Coverage
    - **Exclusions:**
      * Any normal maintenance item including but not limited to tires, wheels, wheel covers, shocks, alignments, brake shoes, or pads, rotors or drums, accessory drive belts, hoses, filters, exhaust components, clutch, and pressure plate or clutch release bearing.
      * Tune-Up item including but not limited to spark plugs and wires, distributor cap and carburetor.
      * Other Items: Any body parts, interior trim parts or fabric, trim, glass, paint, or safety restraint systems.
    - **Nationwide coverage** – Protected across U.S. and Canada via toll-free number 1-800-709-5792
    - **Towing, rental, and trip interruption -** Towing reimbursed up to $50, Rental Car $30 per day up to 5 days, Trip Interruption $75 per day up to 3 days
    - **Other benefits:** Lost Key/Lock out up to $35, Road Hazard Tire up to $100 per tire
    - **Direct payment via corporate credit card**
    - **Toll Free claim service**

*\*Issued by Auto Exam and may be included in the vehicle financing by the credit union. Must be purchased on used vehicles within 7 days of purchase.*

* + **ScoreCard™ REWARDS**

***Spend & SCORE! 1:1***

* Earn 1 point for every $1 spent on your VISA® Platinum Rewards card
* Redeem points for [merchandise & travel rewards](http://www.scorecardrewards.com)
* Contact **ScoreCard™ REWARDS** at 800-854-0790

**SOLUTIONS**

***Convenient tools to ease everyday banking***

* **Remote Banking**

***24/7 Access enables life without interruptions!***

* + Online & Mobile Banking
    - Open accounts
    - View transaction history
    - Deposit checks with mobile app\*
    - Pay bills for FREE with iPay
    - Apply for loans
    - Account to account transfers *(Send $ to your personal account at another financial institution)*
    - PopMoney P2P transfers *(Send money to another individual via email or text)*

**Bill Pay Member Service:** 844.596.1874 between 7:00 AM - 1:00 AM ET, 7 days a week

**PopMoney Support:** 866.820.9920 (option 2)

**Enroll in online banking** and download our mobile app (Search “Mutual Savings Credit Union”) today to get access on all your devices!

<App store & Google Play logos WITH LINKS

*To locate the MSCU mobile app, search for “Mutual Savings Credit Union Atlanta.”*

*\*Mobile Deposits have a 3-business day hold once posted to your account. Mobile Deposit limits are 10 items per month or a total of $5,000, whichever comes first, with a daily limit of 5 items and $1,500.*

* + ATM Locator <https://www.culiance.com/en/atmlocator>
  + Shared Branching <https://co-opcreditunions.org/locator/?ref=allco-op.org&sc=1>
  + Audio Response 800.835.2815
* **Calculators**
* **Fee Schedule** <SEE ABOVE>
* **Insurance** <https://www.trustage.com/add-insurance?orgIdentifier=000000003000&marketingCampaignCode=CBAD000003&utm_source=000000003000&utm_medium=CULK_Banner&utm_campaign=CBAD000003&utm_content=CC000300>
* **Money Orders**
* **VISA® Gift Cards**
* **Report I.D. Theft**

If you suspect identity theft, contact us immediately as well as one of the three major credit bureaus to discuss whether you need to place a fraud alert on your file to prevent thieves from opening a new account in your name.

[**Equifax**](https://www.mutualsavingscu.org/assets/framework/message/equifax.php)  
800-525-6285  
P.O. Box 740250  
Atlanta, GA 30374

[**Experian**](https://www.mutualsavingscu.org/assets/framework/message/experian.php)  
888-397-3742  
P.O. Box 1017  
Allen, TX 75013

[**TransUnion**](https://www.mutualsavingscu.org/assets/framework/message/transunion.php)  
800-680-7289  
P.O. Box 6790  
Fullerton, CA 92634

Report all suspicious contacts to the Federal Trade Commission by calling 1-877-IDTHEFT. To learn more about identity theft protocol, visit the [FTC’s Identity Theft site](https://www.identitytheft.gov/#/).

**ABOUT US**

**Our Story**

***Mutual Savings Credit Union is a full-service, not-for-profit financial institution aimed at helping members afford life.***

In 1933 during the Great Degression, eight employees of former Atlanta Gas Light Company gathered their funds to establish our credit union as a member-owned financial cooperative. It cost $.35 to get approval

from Georgia’s Secretary of State and Mutual Savings Credit Union was born. Deposits and membership fees were stored in a cigar box - secured in the company’s safe.

Today, more than 80 years later, Mutual Savings Credit Union serves any employee or retiree *(and immediate family members)* of Southern Company Gas, its subsidiaries, affiliates, and other qualified company contractors. Members enjoy a host of financial benefits including:

* Lifetime membership – *Once a member, always a member even if you move, change jobs, or retire!*
* Lower rates on loans
* Higher dividends on savings
* Convenient financial solutions
* Online & mobile access to funds
* Nationwide branch & ATM access
* And much more!

**Join the credit union** <MEMBERSHIP APP>

**Who can join**

Membership in Mutual Savings Credit Union encompasses any employee or retiree *(and immediate family members)* of Southern Company Gas, its subsidiaries, affiliates, and other qualified company contractors.

**Southern Company Gas**

* Southern Company Gas
* AGL Services Company
* Central Valley Gas Storage
* Chattanooga Gas
* Golden Triangle Storage
* Jefferson Island Storage & Hub
* Nicor Advanced Energy
* Nicor Exchange
* Nicor Solutions
* Pivotal LNG
* Sequent Energy Management
* SouthStar Energy Services
* Virginia Natural Gas

**Contractors**

* Benton Georgia Inc.
* Hiwassee Construction Company
* Infosys Limited
* Ross and Sons Utility
* W.E. Curling
* Vertex Group Limited
* Utilities Protection Center Inc
* Gooch Trucking

**Join the credit union** <MEMBERSHIP APP>

**Contact Us**

Mutual Savings Credit Union  
10 Peachtree Place, NE  
Atlanta, Georgia 30309

[www.mutualsavingscu.org](http://www.mutualsavingscu.org)

[mutualsavingscu@mutualsavingscu.org](mailto:mutusalsavingscu@mutualsavingscu.org)

**Hours:**

M, T, Th & F: 8:00 am - 4:30 pm  
W: 9:30 am - 4:30 pm  
*(Closed during Southern Company Gas corporate holidays)*

**Phone:** 470.747.8163 • 800.771.6695

**Audio Response:** 800.835.2815

**Fax:** Branch 470.747.8883 • Loans 470.747.8884 • Accounting 470.747.8886  
  
**VISA® Debit Cards:**

Lost or stolen: 888.263.3370  
PIN Changes: 855.726.4885

**VISA® Credit Cards**

[www.ezcardinfo.com](http://www.ezcardinfo.com)   
Card Member Services: 800.299.9842  
ScoreCard™ REWARDS: (800) 854-0790  
Lost/Stolen: (800) 325-3678  
PIN Changes: (866) 297-3408  
Mail in payments: VISA® Credit Cards P.O. Box 31279, Tampa, FL 33630 or P.O. Box 4569, Atlanta, GA 30302

<CO-OP SHARED BRANCHING LOGO & LINK>

<CULIANCE LOGO & LINK>