Georgia Heritage Federal Credit Union Case Study

Quick Facts:

Credit Union: Georgia Heritage Federal Credit Union

Assets: $162 million

Headquarters: Savannah, GA

Shared Branching Partner: Since 2006

Primary Goals:

- Deliver excellent member service
- Support long-term member growth

Key Outcomes:



- Expanded member access beyond one branch
- Retained members after relocation
- Created new membership opportunities
- Delivered secure, convenient service nationwide

Serving Members Wherever Life Takes Them

How Georgia Heritage Federal Credit Union uses shared branching to expand access, strengthen relationships and serve members beyond its single branch footprint

When members can access their accounts wherever life takes them, credit unions don't just deliver convenience, they create trust. For Georgia Heritage Federal Credit Union, Shared Branching has become an extension of its commitment to exceptional member service while expanding its reach far beyond Savannah, Georgia.

The Challenge

One Branch. Greater Expectations.

Georgia Heritage FCU serves a diverse membership with varying banking preferences. Many members are retirees who have settled in the Savannah area but continue to receive retirement and Social Security benefits through credit unions in other cities and states. Others simply prefer conducting their financial transactions in person rather than electronically.

Like many community credit unions, Georgia Heritage FCU wanted to provide members with convenient access to their accounts without the significant expense of opening additional branches. With only one physical branch situated in an industrial area, the credit union recognized access could be a challenge for members whose daily routines didn't bring them to the area.

The challenge wasn't delivering exceptional member service, it was making that service convenient and accessible wherever members needed it. Shared Branching provided the solution, extending Georgia Heritage FCU's reach far beyond its physical footprint while preserving the personalized experience members expect.

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The Solution

Extending the Branch Network Without Building More Branches

By joining the Shared Branching network, Georgia Heritage FCU gave members convenient access to essential financial services wherever they live, work or travel.

For its members, Shared Branching serves as a one-stop solution for everyday banking needs. Rather than visiting multiple financial institutions to move funds or complete transactions, members can access their accounts through a participating Shared Branch location, transferring funds with immediate availability, depositing checks, withdrawing or depositing cash, and handling routine transactions quickly and conveniently.

The benefits extend beyond convenience. Shared Branching enables Georgia Heritage FCU to serve credit union members well outside its traditional service area while providing the same knowledgeable, personalized service members expect. Whether answering questions about funds availability or assisting with everyday transactions, the team has created lasting impressions with guest members from across the country. In some cases, those positive experiences have inspired Shared Branching visitors to become Georgia Heritage FCU members themselves, demonstrating how exceptional service can transform a simple transaction into a lasting relationship.

"Shared Branching serves as a one-stop solution for our members. They can transfer funds, deposit checks, access cash, and manage their financial needs wherever they are."

-Kayla Jones, Assistant Branch Manager

The Results

More Than Convenience

Today, Shared Branching is an integral part of Georgia Heritage FCU's daily operations, delivering measurable value for both members and the credit union.

- **Members Bank with Confidence**
  Shared Branching is a regular part of many members' financial routines. Georgia Heritage FCU serves a high volume of Shared Branching members each pay period, including local and out-of-state guests who rely on the network for their everyday banking needs.

- **Relationships Remain Strong**
  When the original Select Employer Group closed facilities and credit union members relocated to other states, Georgia Heritage FCU retained many of those relationships by providing access to their accounts through the Shared Branching network.

- **Competing Beyond the Branch**
  Offering nationwide branch access helps Georgia Heritage FCU compete with much larger financial institutions without investing in an extensive branch footprint.

- **Exceptional Service Drives Growth**
  Exceptional service delivered to visiting Shared Branching members has resulted in new memberships.

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From Visitor to New Member

A member of a credit union in another state visited Georgia Heritage FCU. After a negative experience at another financial institution, they were initially nervous about completing a transaction away from their home credit union. The visitor found a welcoming branch, compassionate staff and experience that reflected the cooperative spirit that defines the credit union movement.

The visitor's needs were fully met thanks to Shared Branching, reinforcing the cooperative nature of credit unions. With the positive experience leaving a powerful impression, they made an unexpected decision: They opened an account with Georgia Heritage FCU. The member wrote in a review, "I felt so welcome that I decided to open an account with Georgia Heritage."

What began as a routine Shared Branching transaction became a lasting member relationship, demonstrating how exceptional service can create opportunities well beyond the original purpose of the visit.

"Shared Branching allows us to support members from other credit unions just as we would our own, ensuring they have access to the needed services regardless of location."

-Kayla Jones, Assistant Branch Manager



There for Life's Milestones



Sometimes the greatest value of Shared Branching is measured not in transactions, but in moments.

When a visiting member traveled from Washington state to Savannah to attend her grandson's high school graduation, she needed to make one last stop before heading to the ceremony. Thanks to Shared Branching, she was able to visit Georgia Heritage FCU, quickly access her account, and withdraw a crisp $100 bill as a graduation gift.

For Georgia Heritage FCU, this interaction is a reminder that Shared Branching isn't just about transactions. It's about helping members stay focused on life's meaningful moments instead of worrying about access to their finances.

"Being able to get cash out when needed is a great benefit. Members know they can travel nationwide and their financial needs will still be met."

-Kayla Jones, Assistant Branch Manager

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Why Shared Branching Works

Georgia Heritage FCU views Shared Branching as more than a service. It's a trusted partnership built on a shared commitment to serving credit union members. Long-standing relationships within the credit union community and a common focus on member service have strengthened the collaboration over the years, helping create a seamless experience for members wherever they bank.



For Georgia Heritage FCU, Shared Branching creates opportunities for growth by expanding convenient, accessible service beyond the credit union's physical footprint. Members gain confidence knowing they can access their accounts at participating locations nationwide, while the credit union can continue delivering the personalized service that distinguishes the credit union movement.

When asked what they would tell another credit union considering Shared Branching, Georgia Heritage's answer was simple:

"I would recommend Shared Branching because it creates more opportunity for growth and convenient, accessible locations."

Looking Ahead



After nearly two decades in the Shared Branching network, Georgia Heritage FCU continues to view the partnership as a strategic advantage, not only for member convenience, but for strengthening relationships and supporting long-term growth while ensuring members can access the financial services they need wherever life takes them.

For Georgia Heritage FCU, Shared Branching means continuing to provide convenient financial access to current members, prospective members and visiting guest members. As the network continues to grow, the credit union also recognizes the importance of remaining vigilant in fraud detection and prevention to preserve the trust that makes cooperative branching successful.

"Through these interactions, we see firsthand how collaboration among credit unions creates value for members and reinforces our shared commitment to the philosophy of ' 'People Helping People.'"

-Kayla Jones, Assistant Branch Manager