Georgia Public Service Commission

244 WASHINGTON STREET, SW
ATLANTA, GEORGIA 30334-5701

APPLICATION FOR PERMIT TO USE AUTOMATIC DIALING AND ANNOUNCING DEVICE (ADAD)

IS THIS A RENEWAL APPLICATION? (INSERT X IN THE APPROPRIATE BOX)	YES		NO	X
IF YES, PLEASE INSERT EXISTING PERMIT NUMBER:				

I. APPLICANT

NAME OF COMPANY	Georgia's Own Credit Union				
ADDRESS 1	100 Peachtree St NW				
ADDRESS 2	Suite 2800				
CITY	Atlanta	STATE	GA	ZIP CODE	30303
TELEPHONE	404-874-1166	FAX			

EMPLOYEE DESIGNATED TO RECEIVE AND RESPOND TO COMMISSION REQUESTS:					
NAME	Lynn White	TITLE	Director, Payment Recovery		
ADDRESS 1	100 Peachtree St NW				
ADDRESS 2	Suite 2800				
CITY	Atlanta	STATE	GA	ZIP CODE	30303
TELEPHONE	404-874-1166 ext. 7141	FAX			
EMAIL ADDRESS	Ltwhite@georgiasown.org				

NOTE: FAILURE TO NOTIFY THE COMMISSION, IN WRITING, WHEN THERE IS A CHANGE IN THE CONTACT PERSON OR ADDRESS(ES) LISTED IN THIS APPLICATION WILL RESULT IN CANCELATION OF THE APPLICATION OR SUBSEQUENT CERTIFICATE OF AUTHORITY.

II. AUTOMATIC DIALING AND ANNOUNCING DEVICE

LOCATION OF ADAD EQUIPMENT:					
ADDRESS 1	N/A; ADAD "device" is a cloud-based software solution				
ADDRESS 2					
CITY		STATE		ZIP CODE	
TELEPHONE		FAX			

NAME OF LOCAL EXCHANGE CARRIER THAT PROVIDES TELEPHONE SERVICE FOR ADAD(S):	N/A; ADAD "device" is a cloud-based software solution for ringless voicemail that does not require telephone service.
LIST ALL TELEPHONE NUMBERS FROM WHICH OUTBOUND ADAD CALLS WILL BE MADE:	404-874-1166 – note that no "calls" will be made (see description of equipment below), but this is the number from which voicemail messages will show as being received.
NUMBER OF ADADS TO BE USED BY APPLICANT:	1

LIST ALL ADAD EQUIPMENT TO BE USED BY APPLICANT (MANUFACTURERS, MODELS, ETC.)

Georgia's Own Credit Union (the "Credit Union") will not use physical equipment to distribute messages. The Credit Union will use a cloud-based software solution for ringless voicemail provided by VoApps, a service provider of the Credit Union. Ringless voicemail is a method of message delivery whereby a pre-recorded message is added directly to a recipient's mobile phone's voicemail inbox without causing the recipient's phone to ring or receive a call. At predetermined intervals, the Credit Union will provide VoApps with a group of phone numbers and a message to be delivered to each number in that group. VoApps's software will then automatically disseminate the designated message directly to each number via ringless voicemail. There is no live connection established between the sender and recipient. VoApps does not generate telephone numbers.

EXPLAIN THE PURPOSE(S) FOR WHICH ADAD(S) WILL BE USED:

The Credit Union intends to disseminate messages from the Credit Union's Payment Recovery Department for the purpose of encouraging the recipient to make overdue payments and/or contact the Credit Union regarding their account.

PROVIDE THE MESSAGE(S) THAT WILL BE DELIVERED TO CALLED PARTIES USING ADAD(S):

Message 1: *Hello, this is a message from Georgia's Own Credit Union. We are trying to reach you regarding your account. Feel free to make your payment online at **input URL**. You may also call us at (800)533-2062. Our office can be reached Mon-Fri from 8a-5p EST, and Saturday from 9a-1p EST.*

Message 2: *Hello, this is a message from Georgia's Own Credit Union. We've made multiple attempts to reach you regarding your account. Please call us as soon as possible at (800)533-2062 ext. 3302. Our office can be reached Mon-Fri from 8a-5p EST, and Saturday from 9a-1p EST.*

EXPLAIN HOW THE DATABASE OF PHONE NUMBERS TO BE DIALED BY THE ADAD(S) WAS OBTAINED AND TO WHAT GROUP(S) THE ADAD MESSAGES WILL BE DIRECTED:
The Credit Union will only distribute messages to its own members using its own internal records of member phone numbers. The Credit Union will not obtain a database or list of phone numbers from another party. Different messages will be directed to different groups of recipients based on specific triggering circumstances. For example, a message reminding the recipient about a past-due loan payment would be distributed only to the group of recipients meeting a predetermined threshold for number of days past due.

HAS THE APPLICANT REGISTERED WITH THE FEDERAL TRADE COMMISSION TO ACCESS THE NATIONAL DO NOT CALL REGISTRY?	YES	X	NO	

PLEASE READ COMMISSION RULE 515-12-1-.32: AUTOMATIC DIALING AND ANNOUNCING DEVICE EQUIPMENT (ATTACHED). DOES THE APPLICANT AGREE TO COMPLY WITH ALL PROVISIONS OF THIS RULE?	YES	X	NO	

PLEASE INDICATE THE MANNER IN WHICH THE APPLICANT PLANS TO OBTAIN PRIOR EXPRESS CONSENT FROM THE INDIVIDUALS BEING CALLED IN ORDER TO COMPLY WITH PARAGRAPHS (5), (6), AND (7) OF COMMISSION RULE 515-12-1-.32:
As part of the Credit Union's Membership and Account Agreement, all members provide express consent to be contacted by the Credit Union via telephone (including mobile) in order to service members' accounts or collect amounts owed to the Credit Union. This consent includes consent to be contacted with prerecorded or artificial voice messages and via automatic dialing device. Members can revoke this consent at any time by following a prescribed opt-out procedure. The Credit Union timely processes opt-out requests to ensure members' communication preferences are honored in accordance with applicable law and regulations.

III. AFFIDAVIT

OFFICER OR ATTORNEY/ AGENT:					
NAME	James Darden				
TITLE	Corporate Counsel, Georgia's Own Credit Union				
ADDRESS 1	100 Peachtree St NW				
ADDRESS 2	Suite 2800				
CITY	Atlanta	STATE	GA	ZIP CODE	30303

THE INDIVIDUAL NAMED ABOVE (HEREINAFTER, "APPLICANT") PERSONALLY APPEARED BEFORE THE UNDERSIGNED, AN OFFICER DULY AUTHORIZED TO ADMINISTER OATHS. THE APPLICANT, AFTER FIRST BEING DULY SWORN, DEPOSES AND CERTIFIES THAT HE OR SHE HAS READ THE APPLICATION AND KNOWS THE CONTENTS THEREOF, AND THAT THE STATEMENTS MADE HEREIN ARE TRUE TO THE BEST OF HIS OR HER KNOWLEDGE AND BELIEF.

APPLICANT FURTHER AGREES TO ABIDE BY ALL APPLICABLE LAWS UNDER THE STATE OF GEORGIA, AS CODIFIED IN THE OFFICIAL CODE OF GEORGIA ANNOTATED; ALL APPLICABLE RULES AND REGULATIONS OF THE GEORGIA PUBLIC SERVICE COMMISSION; AND ALL FINDINGS, CONCLUSIONS, TERMS, AND CONDITIONS SET FORTH IN PERTINENT COMMISSION ORDERS.

UNDER PENALTIES OF PERJURY, APPLICANT DECLARES THAT THE STATEMENTS MADE IN THE FOREGOING APPLICATION, INCLUDING ACCOMPANYING STATEMENTS AND ATTACHMENTS ARE TRUE, COMPLETE, AND CORRECT. I UNDERSTAND THAT ANY FALSE OR MISLEADING INFORMATION IN, OR IN CONNECTION WITH, MY APPLICATION MAY BE CAUSE FOR DENIAL OR LOSS OF CERTIFICATE.

SIGNATURE OF AFFIANT

9/10/26

DATE

SUBSCRIBED AND SWORN TO ME THIS

10th DAY OF September, 20 26.

Rachel E. Puente

NOTARY PUBLIC

(SEAL)

