

Member Link



Official Publication of North Georgia Credit Union.

Summer 2018

From The President



Imposter scams come in many forms. Maybe you receive an email explaining you've won a prize and asking you to verify your personal information. Maybe you receive a call saying your grandchild is in trouble and needs money. Or maybe you get a phone call from someone claiming to be a government official and saying you owe taxes.

Whatever the scenario, the request is usually the same: the caller or emailer wants you to pay them money. But don't fall victim to this scam. Please keep these tips in mind before you pay anything!

1. Don't automatically assume the caller or emailer is who they claim to be.
2. Don't click on any links in an email or text message to verify or enter your personal information.
3. Don't give out your credit card number.
4. Don't trust the number on the caller ID display as many scammers will often change the name that appears when they call.
5. Instead, before you wire money to anyone (or click any email links), look up the authentic telephone number of the person or the government agency and call the number yourself to check the validity of the request. Remember that no government agency will ever call you and ask you to wire money!
6. If you find the call is fake, report it immediately.

If you do fall victim to an imposter scam, you need to report it to the FTC immediately. You can file a complaint by visiting ftc.gov/complaint or calling the FTC at **1-877-382-4357**. These reports can help law enforcement to track the information and identify imposter callers.

Play it safe so you don't fall victim. For more information, please visit www.consumer.ftc.gov.

Itching to explore the great outdoors this summer?



By applying for your boat, motorcycle or RV loan* today, you'll be ready to explore the great outdoors and make great memories with your friends and family over the summer. We offer competitive rates as low as **5.9% APR****, convenient terms and easy refinancing options on loans from other lenders!

There's so much to explore, whether on land or at sea. Get pre-approved for your new or used boat, motorcycle or RV today at www.ngcu.org so you'll be one step closer to getting to know the great outdoors this summer!

**All loans subject to credit approval.*

***Annual Percentage Rate.*

Don't forget to keep in touch!

No matter how far you roam while vacationing this summer, don't forget you can easily keep in touch with your money. Get to know the many remote account access options you have at the credit union.

Easily manage your finances from afar with these easy to use tools:

- Online Banking
- Bill Pay
- ATM Access with VISA® Debit Card

We'll miss you while you're gone this summer, but we hope you'll keep in touch! Visit www.ngcu.org for more information.



Taking a trip this summer? Make it worry-free by safeguarding your home before you go!

1. Do not post updates on Facebook, Instagram, Snapchat, Twitter or any other social media while you're away.
2. Get automatic timers to turn your lights on and off at the appropriate times of day.
3. Suspend the delivery of your mail and newspapers or ask a neighbor to collect them for you.
4. Make sure to lock all doors and windows to your home and vehicles. And don't forget your garage or shed!
5. Consider a DIY alarm system or get an easy-to-install security camera so you can keep an eye on your house while you're away. If you already have an alarm system, make sure it is appropriately set prior to your departure.
6. Change your locks before you go for even more protection.
7. Don't hide a key to your house outside as burglars know the best hiding spots.
8. Unplug your TVs, computers and other appliances to protect them from power surges.
9. Take one last look at your house from the street to ensure no valuables are visible that might lure criminals.
10. While you're at it, turn your thermostat up to ~80 degrees to save money while you're away.



Toccoa
1067 Mize Road
P.O. Box 280
Toccoa, GA 30577
(706) 886-1441
Fax: (706) 886-3757

Lavonia
11850 Augusta Road
Lavonia, GA 30553
(706) 356-7001
Fax: (706) 356-7008

Hartwell
249 East Franklin Street
Hartwell, GA 30643
(706) 376-6961
Fax: (706) 376-3184

www.ngcu.org

Lobby Hours
Mon., Tues., Thurs. & Fri.
9:00 a.m. - 5:00 p.m.
Wednesday
10:00 a.m. - 5:00 p.m.

Drive-Thru Hours
Monday – Friday
8:30 a.m. – 5:00 p.m.
Saturday
9:00 a.m. – 12:00 p.m.

Management Team
Brian Akin,
President/CEO
Laura Williams,
Vice President
Lending and Collections Manager
Robin Bridges,
Data Processing & Operations Manager
Brooke Stowe,
Toccoa Branch Manager
Christina Mosley,
Lavonia Branch Manager
Brandy Floyd,
Hartwell Branch Manager

Directors
Tony Thomas,
Chairman
Harold Harbin,
Vice-Chairman
Juanita Worley,
Secretary
Deborah Gibby,
Treasurer
James Norris,
Supervisory Committee Chairman
Keith Cheek
Michael Herron

We've got the tickets to your summer fun!

Six Flags Tickets

NGCU offers members discounted Six Flags tickets for only \$48.63 each. \$2 of each ticket sale will be donated to our state's Credit Union Political Action Committee (CUPAC).

Discounts on Biltmore House Admission & More

Members can enjoy generous discounts on daytime admission to the Biltmore House, Gardens, Winery and Antler Hill Village. Visit www.biltmore.com/ngcu for more information and use promo code: ngcu. For assistance, call 1-866-851-4661.

Service Awards:

Congratulations to Alisha Reed who recently received a 10 Year Service Award!



Holiday Closings

Independence Day:
Wednesday, July 4

Labor Day:
Monday, September 3



Federally insured by NCUA