



March 20, 2020

P.O. Box 280, Toccoa, GA 30577 | Phone: 706-886-1441 | Fax: 706-886-3757 | www.ngcu.org

Dear Credit Union Member,

Like everyone else, we are closely monitoring the spread of the coronavirus (COVID-19) and the impacts that this situation is having on our members, employees, and the communities that we serve. While it is difficult to predict how this situation will evolve, we are committed to providing you access to your accounts and helping our members through this difficult time. I want to assure all our members that the credit union has a comprehensive business continuity plan in place, and we are prepared to meet the needs of our members during this time of uncertainty. However, in order to act responsibly and do our part to keep both our employees and our members as safe as possible, we have implemented some changes to our normal policies and procedures.

Branch Access:

Effective Monday, March 23, 2020, we will be open for drive-thru only at all locations until further notice. In order to help alleviate congestion and reduce wait times, we ask that you plan some of your visits to the drive-thru during non-peak times. To help with this effort, we have extended our hours of service and will be open from **8:00am-6:00pm Monday thru Friday**, and will continue to be open from **9am-12pm on Saturdays**. We realize that certain transactions may require an in-person visit (CDs, IRAs, safe deposit boxes, certain loans, etc.). Please contact any of our offices to make an appointment as needed. The phone numbers for each of our branches are as follows:

Toccoa: (706) 886-1441

Lavonia: (706) 356-7001

Hartwell: (706) 376-6961

I would like to remind you of the variety of ways you have to access your account **24 hours a day** such as online banking, ATMs, and online bill pay. Applications for loans, debit cards, and other services are available at www.ngcu.org. If you don't have access to online banking, you can self-enroll online as well. Additionally, we are also happy to handle most inquiries, including many loan applications, over the telephone.

Member Support:

Our core value of **"Helping People Afford Life"** has never been more important than it is right now. Effective immediately, North Georgia Credit Union will begin offering our Skip-a-Payment promotion and will waive the normal fee. This option is available for all qualifying consumer loans and all other normal terms and conditions of the program will apply. Contact one of our staff members if you would like to take advantage of this offer.

Avoiding Fraud:

Please be aware that fraudsters are opportunists and will try to take advantage of people during times of uncertainty. North Georgia Credit Union will never contact you to ask for your personal information. Also, be aware of scams involving the sale of home virus tests, treatments, or cures. Always be suspicious of unexpected emails with file attachments or links to click. Contact the credit union immediately if you ever fall victim to a scam where you disclosed your account information.

The welfare of our members and staff is of utmost importance to us! Thank you for your patience as we work together through these challenging times. We will keep you informed of any future updates and changes via our website and social media. As a reminder, **your accounts are federally insured up to \$250,000** by the NCUA.

Best Regards,

A handwritten signature in black ink that reads "Brian K. Akin".

Brian K. Akin
President/CEO