

Member Link

Official Publication of North Georgia Credit Union.

April 2019



North Georgia
CREDIT UNION

From The President



Thanks to all our members who attended the 78th Annual Meeting of NGCU held on February 9th at the Stephens County Middle School cafeteria in Toccoa. I always enjoy the chance to visit with our members and see the participation in our meeting.

275 member attendees joined us for breakfast and the meeting that followed. We were pleased to present a favorable report of our credit union's progress over the last year and to award 74 cash prizes ranging from \$20 to \$100 to attendees. We believe our 78 years of service is reason to celebrate, and we are grateful to all of our members who have made it possible. We appreciate you celebrating alongside us.

We would like to extend our congratulations to Deborah Gibby and Tony Thomas who were re-elected to our Board. I would like to personally thank these individuals and all those who give of their time and talents to serve our credit union. Without our volunteers, it would be impossible for us to serve you.

We have always strived to provide you with exceptional service and want to go above and beyond expectations in the coming years. As a growing organization, we encourage your continued feedback. Please let us know how we are doing or what products we can develop to meet your financial needs.

As always, thank you for being a member and allowing us to serve you.

Sincerely,
Brian Akin

Great Rates & Rebates in April!



Are you in the market for a new or used vehicle? You're in luck because our popular auto loan* rebate deal is back this April! For a limited time only, you can earn an instant **\$100 CASH REBATE** on any auto loan originated at NGCU...PLUS, you'll get a **GREAT RATE!**

The following conditions must be met for rebate eligibility:

- You must purchase a new or used vehicle and obtain financing from NGCU; or refinance an auto loan from another financial institution at NGCU.
- Vehicle must be 2015 model year or newer.
- Only 1 rebate per member is allowed.
- Maximum rebate is \$100 per member.
- Minimum loan amount of \$5,000 required for rebate eligibility.
- Loan must stay at NGCU for at least 12 months. Otherwise, any rebate paid will be added back to the loan payoff.
- Special credit scoring criteria may apply.

But hurry, this offer is only valid **April 1, 2019 – April 30, 2019!** So start looking for your next vehicle and then stop by the credit union or apply online at **www.ngcu.org** in April to earn your great rate and rebate!

*All loans subject to credit approval. Special credit scoring may apply.
Offer only valid 4/1/19 – 4/30/19.

April is Youth Savings Month!

April is Youth Savings month and your credit union wants to help teach your kids to own their future! Studies show financial account experience and education at an early age can shape a young person's habits for a lifetime. Early financial literacy can:

- **Teach financial responsibility** - A savings account gives kids some control over their money and encourages them to save rather than spend.
- **Make saving a habit** - Teaching kids the 10% rule early, will help them save and put money back even when they have bills to pay.
- **Teach debt management** - Debt interest costs the average U.S. household more than \$6,000 a year. A savings account can teach kids to save for items they need and will hopefully keep them out of debt when they're older.
- **Start a conversation** - Talk to your kids about the importance of saving and how you're saving money for retirement, their college, etc.

Youth Savings Month is the perfect time to start teaching the importance of savings. Open your child's first savings account at the credit union this month and put them on the path to owning their future!

National Youth Savings Challenge!

And to further encourage youth savings, NGCU is participating in the National Youth Savings Challenge which offers youth a chance to win a prize for visiting their credit union and/or depositing money into their savings account. The National Youth Savings Challenge is open to all youth under 18 who visit



North Georgia Credit Union **April 1- April 30**. While youth are encouraged to make a deposit at the credit union, no deposit is required to enter. Those parents/guardians giving permission for their youth to enter can register at any of our offices. Ask a member service representative for a registration slip. Limit one entry per person. Odds of winning depend on the number of entrants. In May, Credit Union National Association (CUNA) will randomly select and give \$1,000 grand prize to a participating credit union. That credit union will then randomly select a winner from its entrants. We will notify you if you are a winner.

To learn more, visit us online at www.ngcu.org.

8 TIPS TO STAYING SAFE WHEN USING ATMS.

1. Avoid ATMs in dark or remote places and examine the machine before using it. If anything appears strange or if it has any unusual signage, go somewhere else.
2. Stay alert and aware of your surroundings at all times. If you see people lurking around an ATM or if you sense someone crowding you as you use the ATM, find another location.
3. Keep car doors locked and all passenger windows closed when using a drive-up ATM.
4. Always keep your card and PIN in a safe place and do not give to anyone.
5. Minimize time spent at ATMs. Have your card ready and all transactions prepared before you approach an ATM.
6. Refrain from displaying your cash at the ATM. As soon as your transaction is complete, place your money and receipt in your purse or wallet and count the cash later in the safety of your car or home. If you are followed after making a transaction, go to the nearest public area.
7. Always check your statements to be sure there are no unusual withdrawals.
8. Report all crimes to the credit union and law enforcement immediately.



Holiday Closings

Good Friday
Friday, April 19

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4

PRIVACY NOTICE: Federal Law requires us to tell you how we collect, share and protect your personal information. To review the North Georgia Credit Union Privacy Notice, please visit our website at www.ngcu.org.



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



Federally insured by NCUA