

# Member Link

Official Publication of North Georgia Credit Union.

Fall 2018



## From The President



Dear credit union member,

I am pleased to officially announce the merger of Rabun-Tallulah Federal Credit Union into North Georgia Credit Union, and personally welcome the new members to our credit union family!

Rabun-Tallulah FCU was formed in 1977 and has been led by one credit union manager. The credit union serves 115 members from the Rabun County School System, Tallulah Falls School and Rabun Gap-Nacoochee School and holds close to \$1 million in assets. With the manager's retirement pending, the RTFCU board sought a credit union partner that could continue service to the Rabun-Tallulah membership. With our solid financial performance and close proximity to the area, North Georgia Credit Union was the obvious choice.

This partnership brings several advantages. RTFCU primarily offered share accounts and loans to their members. Through this merger, the RTFCU members can now access the many financial products, services and conveniences we offer. In addition, the merger allows us to expand our credit union's footprint into a new geography. Expanding into Rabun County has actually been in our long range plan for quite some time now, so this merger simply speeds that process! Lastly, in preparation for the change, we expanded our field of membership to include anyone who lives or works in Rabun County meaning we can not only offer service to the RTFCU membership, but also to the county at large. This provides great growth potential for NGCU.

I hope you'll join me in welcoming the RTFCU membership and celebrating our continued growth. With our expanded membership and geographical footprint, North Georgia Credit Union is solidly positioned for the future.

Sincerely,  
Brian Akin

## It's the most wonderful time of the year...

### Holiday Skip-a-Payment is back!

Since it's the most wonderful time of the year, we're offering you the chance to skip your loan payment(s)\* during this holiday season. You can skip your payment(s) on any or all loans (excluding real estate loans) during the month(s) of November, December or January!

#### Here's how it works:

- A small processing fee of \$25 will enable you to participate in this program and may be applied to all qualified loans that are listed under the same name and account number. For your convenience, we will deduct this fee from your account.
- The interest on your loan will continue to accrue throughout the month that you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Just visit **[www.ngcu.org](http://www.ngcu.org)** and complete the skip-a-payment form or stop by one of our three locations.

\*The fee of \$25 will be deducted automatically from your account and must be received before the processing of your request. Interest will continue to accrue on your loan during the month that you skip the payment. If you use payroll deduction, your loan payment will be posted to your savings or checking account during the month that you skip your payment as payroll deductions are received from your employer. Exceptions: unemployment or out of work without pay. To qualify for this program all North Georgia Credit Union accounts must be in good standing. All real estate loans and delinquent loans are excluded. Please allow a minimum of two weeks for the processing of your request.





# Avoid excessive holiday debt this season with these 5 quick tips!

1. Set a holiday gift budget that you can easily afford, and then stick to it by tracking your spending as you buy.
2. Make a list of all gift recipients and allot your budget to each accordingly.
3. Plan the way you'll pay – cash or credit. If cash, start setting aside savings for your spending now. If credit, make a repayment plan to avoid carrying unnecessary debt into next year.
4. Get creative and give meaningful gifts instead of pricey ones.
5. If you need a new source of funds for the holidays, consider a seasonal job or suspending certain luxuries for a couple of months such as subscription services, dining out, weekend activities, etc.



## NGCU Celebrates National Credit Union Youth Month

To celebrate National Credit Union Youth Month this year, NGCU offered youth members the opportunity to visit the credit union to learn more about “the science of saving.” Members also had the chance to drop their name into a prize drawing at each branch location. Please join us in congratulating the following youth members in winning the branch drawing!

### LAVONIA OFFICE:



**Jyhia Sturghlill**  
Age 6 years

### HARTWELL OFFICE:



**Briana Blewitt**  
Age 10 years

### TOCCOA OFFICE:



**Gianni Maxwell**  
Age 10 years

## Congratulations to the NGCU Scholarship Recipients!

Congratulations to Caleb Alexander and Chance Jacobs for each earning a \$1000 college scholarship from NGCU. These students will use the funds to help alleviate some of their college tuition expenses this fall.

Scholarship winners are anonymously scored and selected by the scholarship committee based on academic achievement, community involvement, written recommendations, and financial need. Please join us in congratulating these students on their hard work and academic accomplishments!



*L to R: Caleb Alexander - Stephens County High School and Brian Akin, NGCU President and CEO*



*L to R: Chance Jacobs - Franklin County High School and Melissa Wallace, Lavonia Assistant Branch Manager*



# Want FREE access to money management and financial education services? **YOU GOT IT!**

As a valued member of NGCU, we are committed to serving you. And as a benefit to you, we provide you with free access to money management and financial education services through GreenPath Financial Wellness. Through comprehensive education and exceptional service, GreenPath has been assisting individuals for more than 50 years.

As a member of NGCU, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management

- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this service, simply call **1-877-337-3399** or visit our website at **www.ngcu.org** for more information.



## Holiday dough for a smart cookie like you!

Could you use some extra dough for the holidays? Apply for a holiday loan\* between now and December 31, 2018 so you can fill those holiday stockings with ease!

- **Loan amounts up to \$1000**
- **Rates as low as 8.00% APR\*\***
- **First monthly payment of just \$100 would be due 1/31/19**

Hurry because Christmas will be here before you know it and this is a limited time offer. Apply for your extra dough today by visiting **www.ngcu.org**!

\*All loans subject to credit approval. All holiday loan applicants will not qualify for this promotion. All applications received will be reviewed on an individual basis. If you do not meet the qualifications required for this promotion, we may offer you credit on other terms.

\*\*Annual Percentage Rate.



## JINGLE ALL THE WAY THROUGH THE NEXT HOLIDAY SEASON.

### Open a Christmas Club Account today!

Want to deck your halls and finish your shopping stress-free next year? Open a Christmas club account and save a little from each paycheck all through 2019 via payroll deduction. Then by the time the next shopping season rolls around, you can jingle all the way to the registers and finish your shopping early. To get started today, call your nearest branch office or visit **www.ngcu.org**!

Members with a 2018 Christmas Club Account in effect can expect funds to be transferred into your regular share savings account on Monday, November 5th.

# HAPPY HOLIDAYS!



# Find your platinum lining in credit unions!

In honor of the 70th year of International Credit Union Day, and in recognition of the credit union difference, we invite you to find your platinum lining in credit unions!

Over 235 million people choose credit union membership because of our "people-first" philosophy. We strive to make the world a better place for you by offering affordable rates and high quality service that simplifies your life and empowers you to meet your financial goals. But this is only part of the credit union difference. There are numerous differences (or platinum linings) that credit unions make for our members!

- **Not-for-profit.** We exist to serve you, not make a profit. Earnings are returned to members through lower loan rates, higher interest on deposits, and lower fees.
- **Ownership.** Each member has equal ownership and one vote -- regardless of how much money you have on deposit.
- **Volunteer Boards.** Each credit union is governed by a voluntary board of directors, elected by and from the credit union's membership.
- **Membership Eligibility.** Credit unions cannot serve the general public. People qualify for membership through their employer, organizational affiliations or place of residence.

- **Financial Education for Members.** Credit unions assist members to become better-educated consumers of financial services.
- **Social Purpose:** People Helping People. Credit unions exist to help people, not make a profit. Our goal is to serve all of our members well, including those of modest means.

On **October 18, 2018**, NGCU will join more than 68,000 credit unions from 109 countries and their 235 million members to celebrate the 70th International Credit Union Day®. Please stop by the credit union on this day to help us celebrate all of the platinum linings credit union membership brings! **You'll receive a free gift and can register to win a cash prize. PLUS, we will waive all membership fees for any new accounts opened October 15-19<sup>th</sup> so be sure to tell your family and friends!**



## NGCU receives 5 Star rating from BauerFinancial!

NGCU received a 5-Star rating from BauerFinancial, an independent third party who performs an analysis of all financial institution data reported to regulatory agencies. So what does this mean? We are considered one of the strongest credit unions in the nation! This rating signifies strength, reliability and trust. Since 1983, millions of people have relied on BauerFinancial's unbiased star ratings to make their banking decisions. We are happy you've chosen to conduct your banking with us!

## Service Awards:

Congratulations to Crissy Sessoms who recently received a 15 Year Service Award!



## Holiday Closings

**Columbus Day**  
Monday, October 8, 2018

**Veteran's Day (Observed)**  
Monday, November 12, 2018

**Thanksgiving**  
Thursday, November 22 and  
Friday, November 23, 2018

**Close at 2PM: Christmas Eve**  
Monday, December 24, 2018

**Christmas Day**  
Tuesday, December 25, 2018

**Close at 2PM: New Year's Eve**  
Monday, December 31, 2018

**New Year's Day**  
Tuesday, January 1, 2019



**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](http://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**  
**Tony Thomas,**  
Chairman  
**Harold Harbin,**  
Vice-Chairman  
**Juanita Worley,**  
Secretary  
**Deborah Gibby,**  
Treasurer  
**James Norris,**  
Supervisory Committee Chairman  
**Keith Cheek**  
**Michael Herron**



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