

Member Link



Official Publication of North Georgia Credit Union.

January 2019

From The President



Dear credit union member,

If you found yourself in need of funds to cover one of life's unexpected events today, would you have it available? If not, you should consider starting an emergency fund. Whether it is an appliance replacement, major car

repair, visit to the ER or even unemployment, things happen, and you want to be prepared. Here's how to get started:

- Evaluate your current budget and spending to identify areas where you can pull funds from.
- Split a portion of your direct deposit paycheck into a separate savings account (or set up a recurring transfer from your checking) to make saving the funds an easy process.
- Begin with a small amount of savings each month and try to increase it whenever possible throughout the year.
- If you receive any additional money throughout the year - such as from a tax refund, bonus or special occasion - use it to boost your emergency savings.
- Plan to save at least \$1,000 at first, and then work your way up to cover 3-6 months' worth of expenses if possible.
- Consider a short-term CD to house your emergency funds so they are separate from your other accounts, but still quickly accessible when you need them.

Don't get caught unprepared. If you need assistance getting started with an emergency fund, our Member Service team will be happy to help!

Sincerely,
Brian Akin

SAVE THE DATE! ANNUAL MEMBERS' MEETING



All credit union members are invited to attend NGCU's Annual Meeting. You'll enjoy refreshments and the chance to learn about the credit union's progress and future goals!

Saturday, February 9, 2019
Stephens County Middle School Cafeteria
Breakfast – 8:30 a.m.
Meeting – 9:00 a.m.

Please note all offices will be CLOSED for the annual meeting on Saturday, February 9.

Mark your calendar now and plan to join us next month!

Kickstart your 2019 savings by opening a Christmas Club Account now!

Don't let the next holiday season of spending sneak up on you. Be prepared by opening a Christmas Club account. This is a separate savings account that allows you to save a little at a time, all year long, via payroll deduction.

Then when the 2019 holiday season rolls around, you'll have the funds you need. To open your account today, visit www.ngcu.org!



New car on your mind?

Thinking about cruising through a brand-new year in a new (or newer used) car? We can help put you in the driver's seat of a new ride with a competitive, low rate auto loan*. We offer:

- Great low rates on new, used or refinanced auto loans
- Highly flexible terms up to 72 months
- Easy online loan application process
- Personalized service every step of the way!

Make that dream a reality. Visit www.ngcu.org to apply for your auto loan today.

*All loans subject to credit approval.

WANT TO GET ORGANIZED IN 2019?

Start by ditching the unnecessary paper and signing up for e-statements!

Sign up for e-statements online and you can:

- Eliminate the possibility of financial information being stolen from your mailbox
- Minimize the heap of paper information in your home
- Get organized!

To sign up for e-statements today, visit www.ngcu.org!

Reach your financial goals with GreenPath Financial Wellness!

Through our partnership*, you have access to GreenPath's financial experts and resources:

- Holistic financial counseling
- Debt repayment
- Credit report reviews
- Housing counseling
- Student loan counseling
- Financial education and online tools

If you need help with credit card debt, you may be eligible for a debt repayment program, which could potentially eliminate collection calls, reduce interest and eliminate fees.

Take the first step! Call 1-877-337-3399 or visit www.greenpathREF.com today!

*GreenPath Financial Wellness is a free service brought to you by NGCU



North Georgia
CREDIT UNION

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

Tony Thomas,
Chairman

Harold Harbin,
Vice-Chairman

Juanita Worley,
Secretary

Deborah Gibby,
Treasurer

James Norris,
Supervisory Committee Chairman

Keith Cheek
Michael Herron



Federally insured by NCUA

NGCU EMPLOYEES DESIGNATED as Credit Union Certified Financial Counselors

Congratulations to Melissa Wallace (left) and Brooke Stowe (right) of North Georgia Credit Union, who recently received the designation as a Credit Union Certified Financial Counselor. This program is offered through a partnership between the National Credit Union Foundation (NCUF), the Credit Union National Association Center for Professional Development (CUNA CPD), credit union leagues and credit unions. This program trains staff to provide professional financial counseling and education to members, assisting members when they are facing financial difficulties and when they want to better prepare for their futures.



Service Awards:



Congratulations to Brian Akin who recently received a 20 Year Service Award!

Holiday Closings

New Year's Day
Tuesday, January 1

Martin Luther King, Jr. Day
Monday, January 21

President's Day
Monday, February 18