

Member Link



Official Publication of North Georgia Credit Union.

Spring 2018

From The President



Thanks to all our members who attended the 77th Annual Meeting of NGCU held on February 10th 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.

258 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 numerous cash prizes to attendees. We believe our 77 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 Keith Cheek, Michael Herron and James Norris 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
President/CEO



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:

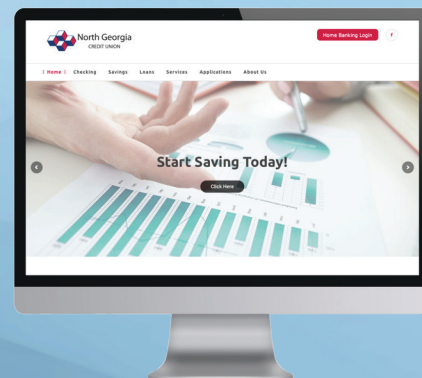
- You must purchase a new or used vehicle and obtain financing from NGCU; or refinance an auto loan from another financial institution at NGCU.
- Vehicle must be 2014 model year or newer.
- Only 1 rebate per member is allowed.
- Maximum rebate is \$100 per member.
- Minimum loan amount of \$5,000 required 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 2, 2018 – April 30, 2018!** 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 4/2/18 – 4/30/18.

Enjoy a new and improved online experience at **ngcu.org**!

Visit our new, responsive website at **www.ngcu.org**. Our new site features easier navigation and enhanced compatibility for users across all devices. From the largest desktop or laptop screen, down to the smallest smartphone, the new and improved website will adapt to fit the screen you're viewing so you have the best experience possible.



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**.

Help us celebrate youth savings month!

Every child dreams about their future. Some of those dreams may require money to come true. How do you help your children achieve their dreams?

One way is to help them learn how to save their money.

April is National Youth Month and North Georgia Credit Union is celebrating with a program that helps teach and encourage kids to develop good financial habits. The theme is "The Science of Saving," showcasing fun, sci-fi-inspired characters. Science has proven that if you start with small goals, saving your money can become a

regular habit. This year's Youth Month inspires children to begin saving the money they earn so they can attain their dreams of a happy future.

And to further encourage youth savings, NGCU is participating in the National Youth Saving 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 Saving Challenge is open to all youth under 18 who visit North Georgia Credit Union **April 2-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 Quick 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.

Verification of Accounts

The Supervisory Committee of North Georgia Credit Union is conducting a verification of members' accounts. Please follow instructions as indicated on your statement/verification as of March 31, 2018. If you do not receive a statement/verification or have questions concerning the amounts or transactions on your statement/verification, please direct your written inquiries to:

Wayne Davis LLC | Attention: W. Davis | 224 Picketts Lake Drive | Acworth, GA 30101

Service Awards:

- | | |
|-------------------------------|----------------------------|
| ■ Brooke Stowe – 15 years | ■ Sonya Chastain – 5 years |
| ■ Taylor Fitzgerald – 5 years | ■ Tammey Haddock – 5 years |



Holiday Closings

Good Friday: Friday, March 30

Memorial Day: Monday, May 28

Independence Day:
Wednesday, July 4



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

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