

Member Link

Official Publication of North Georgia Credit Union.

October 2020



From The President



Best holiday wishes!

As this long, strange, and very challenging year slowly winds to a close, we want to thank you for sticking with NGCU and allowing us to continue to serve you. Although we couldn't see you as much as we would have liked, we hope you've found our digital solutions, affordable products, and convenient services to be accommodating to your needs. Please know we remain ready to discuss your specific financial needs and offer solutions to help.

From our family to yours - may your holidays shine with moments of love, laughter, and goodwill, and may the year ahead be full of contentment and joy.

Happy Holidays & Best Wishes for the New Year!

Sincerely,
Brian Akin, CEO

Mobile Banking App Coming Soon!

That's right, NGCU will soon debut our new mobile banking app which will provide you with 24/7 access to your accounts from your phone. Pay your bills, transfer funds, and more – right from the palm of your hand.

Stay tuned for more details to come!



SLEIGH the shopping season this year with a holiday loan!

Apply for a holiday loan* between now and December 31, 2020, to fill those stockings and the space beneath your tree with loads of boxes, bags, and holiday tags.

- Loan amounts up to \$1000
- Rates as low as 8.00% APR**
- First monthly payment of just \$100 would be due 1/31/21

Apply today at www.ngcu.org to start your holiday shopping SLEIGH!

*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.



8 TIPS TO STAY SAFE WHEN USING AN ATM

1. Keep your Debit/ATM card and Personal Identification Number (PIN) in a safe place and immediately notify your credit union if the card is lost or stolen.
2. Never give out any information about your ATM card or PIN over the telephone.
3. Be aware of your surroundings when using an ATM, particularly at night. If you sense suspicious circumstances, leave and come back later or visit a different ATM.
4. Have your ATM card ready and in your hand as you approach the ATM. Don't wait to get to the ATM and then take your card out of your wallet or purse.
5. Visually inspect the ATM for possible skimming devices. Potential indicators can include sticky residue or evidence of an adhesive used by criminals to affix the device, scratches, damaged or crooked pieces, loose or extra attachments on the card slot, or noticeable resistance when pressing the keypad.
6. Be careful that no one can see you enter your PIN at the ATM. Use your other hand or body to shield the ATM keyboard as you enter your PIN into the ATM. Do not visually display the cash you receive from an ATM. Put it in your pocket or purse and count it later.
7. Always take your receipts or transaction records with you.
8. If you are using a drive-up ATM, be sure passenger windows are rolled up and all doors are locked. If you leave your car and walk to the ATM, lock your car.



International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. ICU Day® has been celebrated on the third Thursday of October since 1948.

Each year we come together to celebrate ICU Day® to raise awareness about what it means for members around the world to have a credit union as their financial partner. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education, and support.

Please join us on October 15, 2020 as we celebrate the 72nd anniversary of ICU Day®. You'll receive a free gift and can register to win a cash prize. PLUS, we will waive the \$5 membership fee for any new member who joins NGCU October 13 – October 16, 2020!

Open your stocking and unlock savings!

Congratulations! Your Christmas Club savings is about to pay off. You've saved all year long and now you can enjoy the fact that your stocking is full of cash. Open it up, unlock your savings and let the holiday shopping fun begin!

Your funds will be released to your regular share savings account effective Monday, November 2, 2020.

Don't have a Christmas Club account yet? You can open one today and get a jump on saving for the next holiday shopping season. Just contribute a little each month, all year long, and then reap the rewards when the next season is upon us.

Give us a call or visit www.ngcu.org to get started now.



Take control of your finances today with GreenPath!

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.

Visit our website at www.ngcu.org to learn more about the benefits of GreenPath Financial Wellness or call 1-877-337-3399.

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

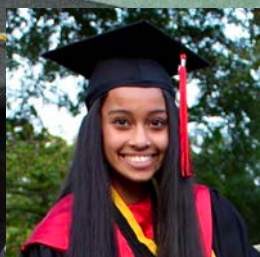
 **GreenPath**[™]
financial wellness

Empowering people to lead financially healthy lives.



Congratulations to NGCU's Scholarship Winners

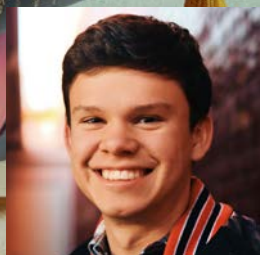
Each year North Georgia Credit Union is pleased to present a \$1,000 scholarship to a deserving high school senior in each of the counties that we serve. Applications are scored by an independent committee based on a variety of factors, with a heavy emphasis on academics and leadership. This year's winners have excelled in all areas during their high school career. Congratulations to all of our scholarship recipients!



Shivani Patel
Stephens County High School
Attending The University of Georgia



Isabella Payne
Franklin County High School
Attending Emmanuel College



John Gordy
Hart County High School
Attending Georgia Tech



Laken Stiles
Rabun County High School
Attending Piedmont College

Financial tips for a stress-free holiday season

Dreading the stress that often comes with the holiday shopping season? To help alleviate that stress, use these tips so you don't overspend, and you can enjoy the season even more.

1. **Make a shopping list** – Creating a shopping list of gift recipients, gift ideas and how much you intend to spend on each can help you get a big picture of the funds you need. Make sure to include the extras such as holiday décor, wrapping paper and cards.
2. **Secret Santa** – Instead of buying for all of your friends and family, consider engaging in a Secret Santa exercise so everyone can limit the number of gifts they purchase while adding an element of surprise and fun to the holiday.
3. **Gift a service or craft** – Consider saving money by gifting services such as pet or babysitting hours or tutoring or making crafty DIY presents.
4. **Shop deals and start early** – Start shopping now so you have time to look for deals and compare prices among retailers.
5. **Stick to the list** – Try to curb any impulse purchases while shopping and simply stick to your list.
6. **Tally your receipts and bills** – Track your spending daily to ensure you're staying within your budget.
7. **E-cards** – Going digital with your holiday cards not only saves you money but it provides more time for you to distribute your cards in a timely manner.
8. **Take advantage of cash back opportunities** – If you must use your credit cards, use one that earns you a cash back bonus.



CORONAVIRUS SCAM PREVENTION METHODS

As COVID-19 rages on, so too do the financial scams related to the virus. Scammers are taking advantage of the pandemic to con people into giving up their money and they're using a full suite of scam tools to do so. During this time of uncertainty, knowing how to prevent scams is key. Use these prevention methods to get started.

1. **Beware of phishing scams** - Do not click on links or open any attachments or pop-ups from unfamiliar sources, and do not give your password, account number or PIN to anyone.
2. **Ignore offers for a COVID-19 vaccine** - If there is a medical vaccine available or other treatment, it wouldn't be reported through unsolicited emails or online ads.
3. **Rely on official sources for the most up-to-date information** - Visit the Centers for Disease Control and Prevention, World Health Organization, and your state's health department websites to keep track of the latest developments.
4. **Research before making a donation** - Be cautious of any business, charity, or individual requesting coronavirus-related donations in cash, by wire transfer, gift card or through the mail.
5. **Keep your computers and mobile devices up to date** - The latest security software, web browser, and operating systems are the best defenses against viruses, malware, and online threats.
6. **Enable MFA** - Multi-factor authentication is an important second step to verify who you are on certain accounts, like a text with a code.
7. **Thoroughly research investment opportunities** - You should be suspicious of any company claiming the ability to prevent, detect or cure COVID-19.
8. **Report coronavirus scams** - Visit www.ic3.gov to report on scams and you can learn more about the latest scam types by visiting ftc.gov/coronavirus.



Holiday Hours & Closings

Columbus Day – Monday, October 12, 2020

Veterans' Day – Wednesday, November 11, 2020

Thanksgiving – Thursday-Friday, November 26-27, 2020

Christmas Eve – Thursday, December 24, 2020
Close at 12:00 PM

Christmas Day – Friday, December 25, 2020

New Year's Eve – Thursday, December 31, 2020
Close at 12:00 PM

New Year's Day – Friday, January 1, 2021



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
Michael Herron,
Vice Chairman
Juanita Worley,
Secretary
Keith Cheek,
Treasurer
James Norris,
Supervisory Committee Chairman
Deborah Gibby
Harold Harbin



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