

# Member Link

Official Publication of North Georgia Credit Union.

October 2021



## From The President



### *Happy Holidays!*

As yet another year winds down and we look ahead to 2022, we wanted to take a moment to express our sincere gratitude for your loyalty to the credit union.

The last couple of years have certainly been challenging and caused us all to make unforeseen changes, decisions, and financial moves. We hope you've found support from the credit union throughout this time as it is our goal to provide you with the products and services you need to weather any storm and ultimately, afford life.

We thank you for the milestones you've allowed us to be a part of – your new car, refinanced home loan, savings goals and more. We hope to enjoy many more successful milestones alongside you in the coming year.

On behalf of the Board, Management and Staff of North Georgia Credit Union, we wish you a peaceful holiday season and prosperous new year.

Sincerely,  
Brian Akin, CEO

## Credit Union of the Year

North Georgia Credit Union (NGCU) was recently honored by the League of Southeastern Credit Unions & Affiliates as the 2020 "Credit Union of the Year" for the state of Georgia in the category for up to \$100 million in assets.

Financial institutions recognized as the LSCU Credit Union of the Year demonstrate the all-around best the industry has to offer. NGCU has accomplished outstanding achievements in the areas of daily operations, financial prowess and community outreach.



**2020 Winner**  
**Credit Union of the Year**

Georgia

\*Up to \$100 Million in Assets

## *Make a dash for holiday cash!*

As soon as the pumpkins are put away, the holiday shopping season will be upon us! We have the cash you need to dash to the stores and complete your gift list in one easy swoop.

Apply for a holiday loan\* between now and December 31, 2021 to enjoy:

- **Loan amounts up to \$1000**
- **Rates as low as 8.00% APR\*\***
- **First monthly payment of just \$100 would be due 1/31/22**

Apply today at [www.ngcu.org](http://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.







# Happy Holi-YAY – It's time to skip-a-pay!

The holiday skip-a-pay program\* is back! 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.



## Great Rates & Rebates!

At North Georgia Credit Union, we put our money where it belongs. . . **BACK IN OUR MEMBERS' POCKETS!**

For a limited time only, earn an instant **\$100 CASH** rebate on any auto loan originated at NGCU!\*

PLUS, you'll get a **Great Rate** as low as **2.25% APR!\*\***

### \*The following conditions apply:

- Must purchase a new or used vehicle and obtain financing from NGCU; or refinance an auto loan from another financial institution
- Vehicle must be 2016 model year or newer
- Only 1 rebate per member
- Minimum loan amount of \$10,000 required for rebate eligibility
- Loan must stay at NGCU for 12 months. Otherwise, any rebate paid will be added back into the loan payoff.
- Special credit scoring criteria may apply

\*\*APR = Annual Percentage Rate. 2.25% APR is limited to 60 month term. For terms greater than 60 months, the rate is 2.99% APR. Actual rate is determined by credit score. Offer valid October 1, 2021 – October 29, 2021.



Federally insured by The National Credit Union Administration





Each year we come together to celebrate International Credit Union Day (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 ICU Day theme, "Building financial health for a brighter tomorrow," reflects the way we contribute to a brighter future by working to improve your financial well-being. It is at the heart of the mission and structure of North Georgia Credit Union. The essence of this commitment is reflected in our bylaws and it's something credit unions have been doing for more than 100 years.

On October 21, 2021, we hope you'll stop by NGCU to help us celebrate ICU Day with refreshments and a free gift from the credit union. You can also register to win a cash prize! PLUS, we will waive the \$5 membership fee for any new member who joins NGCU on October 18 – October 22.

## *Oh, what fun it is!*

Oh what fun it is to save all year and then reap the rewards! **If you have a Christmas Club Account, funds will be released to your regular share savings account and available for your use effective Monday, November 1, 2021.**

Don't have a Christmas Club Account yet? Make sure to open one today and get a jump on saving for the next holiday season. Simply contribute a little each month, all year long, and then access the accumulated savings just in time for the next shopping season.

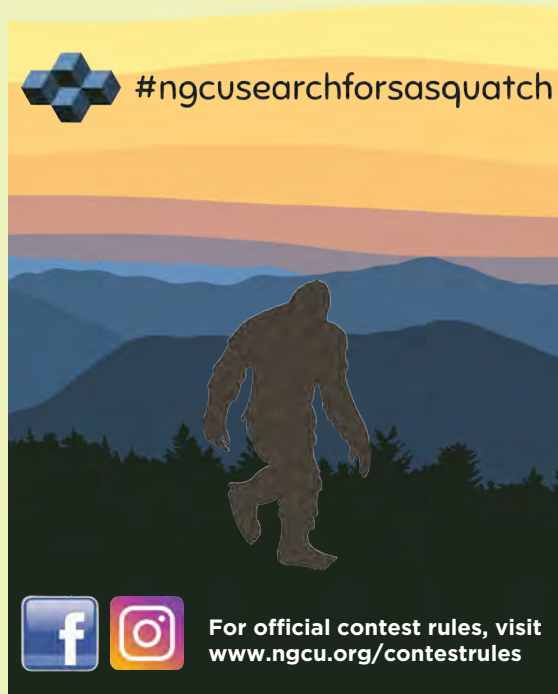
**Give us a call or visit [www.ngcu.org](http://www.ngcu.org) for more information.**



## NGCU's Search for Sasquatch

We've had tons of fun over the last couple of months in our search for Sasquatch, but the search is not over! Join us in October and November as we continue looking and sharing the interviews and clues we find on social media. If you discover a Sasquatch, make sure you post a selfie with Sasquatch at the location on Facebook or Instagram using the hashtag #ngcusearchforsasquatch and bring Sasquatch to one of our branches. If you do this, you'll win \$100!!! With your help, we can finally prove their existence once and for all!

For the official contest rules, please visit [www.ngcu.org/contestrules](http://www.ngcu.org/contestrules).



# Congratulations to the NGCU Scholarship Winners!



**William Rudeseal**

Stephens County High School  
Attending University of Pikeville



**Sophia Kathryn Raby with Brian Akin, President/CEO**

Rabun County High School  
Attending University of North Georgia



**Claude Stephen Horton III "Trey" –  
with Brandy Floyd, Hartwell Branch Manager**  
Hart County High School  
Attending Mercer University



**Hannah Callahan**  
Franklin County High School  
Attending Truett McConnell University



## NGCU NAMED BEST LOAN COMPANY

Readers of The Hartwell Sun  
named North Georgia Credit Union  
the "Best Loan Company"  
in Hart County!

*Thank you for voting for us!*



### **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**

**Deborah Gibby,**  
Chairman  
**Tony Thomas,**  
Vice Chairman  
**Juanita Worley,**  
Secretary  
**Michael Herron,**  
Treasurer  
**Harold Harbin,**  
Audit & Supervisory Committee Chairman  
**Tommy Ayers**  
**James Norris**

## Holiday Closings

**Columbus Day** – Monday, October 11, 2021  
**Veterans' Day** – Thursday, November 11, 2021  
**Thanksgiving** – Thursday-Friday, November 25-26, 2021  
**Christmas** – Friday-Saturday, December 24-25, 2021  
**New Year's Eve** – Friday, December 31, 2021 (Close at 2 PM)  
**New Year's Day** – Saturday, January 1, 2022

## Service Awards:

Sonya Speed – 30 Years

**Congrats!**



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