

# Member Link

Official Publication of North Georgia Credit Union.

July 2020



## From The President



The recent months have weighed heavily upon all of us in varying ways. Maybe you are one of the many individuals who braved the front lines in healthcare, home delivery, grocery store service, truck driving or more. Or maybe you were sheltered in place learning to juggle remote work and distance learning for your children. Or maybe you suffered a furlough or total job loss.

Whatever the situation, we know it has been a stressful experience. We want to first and foremost THANK YOU for your patience with the credit union as we had to make difficult and unprecedented decisions regarding lobby access. We certainly have missed seeing your faces but had to make the necessary decisions to protect us all. To err on the side of safety when we do reopen our lobbies, we plan to continue practicing the prevention and social distancing measures we've all come to know so well.

*To ensure safety, we ask all staff & members to:*

- **Clean hands often** – Wash your hands with soap and water or use hand sanitizer, especially after touching frequently used items or surfaces.
- **Avoid close contact** – Please maintain social distance in our facilities by allowing 6 feet of space between yourself and others and keep extra space between yourself and others in line.
- **Cover coughs & sneezes** – Remember to always cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow. Throw used tissues in the trash and wash your hands.
- **Wear a mask** – While facemasks are not mandatory, you should strongly consider using face coverings while in public.
- **Clean & disinfect** – We will continue to follow proper cleaning protocol of our facilities, ATMs, electronics and soft surfaces.
- **Stay home when ill** – Please stay home if you are feeling ill and use our many remote banking options instead. To enroll in our remote banking services, please visit [www.ngcu.org](http://www.ngcu.org).

Now, as we slowly settle into a new normal, we want to remind you that we're still here for you. We understand many of you have suffered financially. If you need assistance with debt consolidation, loan payment reworks, or a new loan to get you back on your feet, please don't hesitate to reach out to us.

**WE ARE HERE FOR YOU!**

Sincerely,  
Brian Akin

## Drive into summer savings!

Drive into summer savings with a sizzling auto loan from the credit union! We've got hot rates on cars, trucks, SUVs, convertibles and more.

- Competitive rates\*
- Flexible terms up to **72** months
- Access to affordable insurance

Apply for your auto loan today and drive into summer savings! Give us a call or apply online at [www.ngcu.org](http://www.ngcu.org).

\*All programs, rates, terms and conditions subject to change at any time without notice and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval. Offer restrictions may apply.





# Get to know online banking and bill pay!

We've all become way too familiar with the need for alternative ways of taking care of our responsibilities from home. If you haven't already, you might consider getting to know our many remote banking options. Whether you're traveling on business, vacationing with family, or otherwise can't visit the credit union, you can make sure you never miss a beat when it comes to managing your daily finances!

## What all can you do?

- View transactions
- Transfer funds between accounts
- Pay your one-time or recurring bills
- Apply for a loan
- Access your eStatements
- And much more!

If you haven't signed up for online banking yet, you're missing out. Take charge of your finances by signing up today at [www.ngcu.org](http://www.ngcu.org).



## 3 Easy Ways to Save More

One of the easiest ways to start saving more of your money is to cut unnecessary expenses. During these tough times, small automated savings might not be enough. Consider these tips to find more cash to use for necessities or to stash into savings.

- 1. Renegotiate with service providers** – Call your cell phone provider, insurance company and other service providers to renegotiate your services according to your needs. Consider downgrading to a more affordable phone, cable or Internet plan.
- 2. Cancel subscriptions** – Cancel (or even just suspend) any subscriptions you don't need or are not actively using. This may include your gym membership, movie and entertainment subscriptions, or retail shopping programs.
- 3. Skip the takeout and shop smarter at the grocery** – Delivery fees and tips tacked on to meal orders can rack up unnecessary expenses. Skip the takeout option and get more creative in the kitchen. Plan your meals to simplify your grocery shopping and keep the bills down.



## Ahhh, the great outdoors!

It's time to get back outside and enjoy the great outdoors! Whether you plan to hit the open road or catch some waves on the open waters, we can help with a boat, RV or motorcycle loan! With hard to beat competitive rates and flexible repayment terms, you'll be soaking up the sunshine in no time.

- **Competitive rates\***
- **Fixed monthly payments**
- **Easy repayment terms**

Get ready to enjoy the great outdoors again. Give us a call or apply online at [www.ngcu.org](http://www.ngcu.org) for your boat, RV or motorcycle loan.

\*All programs, rates, terms and conditions subject to change at any time without notice and may vary based on creditworthiness, qualifications, and collateral conditions. All loans are subject to approval. Offer restrictions may apply.



# Reach your financial goals with GreenPath Financial Wellness!



Empowering people to lead financially healthy lives.

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](http://www.greenpathREF.com)** today!

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



## Knowledge is power when it comes to fraud prevention

Each year, scam artists and identity thieves steal billions of dollars from unsuspecting consumers using the telephone, email, text messaging, postal mail and the internet. Consider these types of fraud and prevention methods to stay safe:

**Cyber Crime** – To protect yourself from a range of online fraud: use a firewall to protect your computer; encrypt your home Wi-Fi network; back up your files regularly; create strong passwords; don't respond to spam e-mails or visit suspicious websites; monitor your financial accounts regularly; keep your computer current by updating antivirus software, antispyware, operating system and system patches.

**Government Imposter Scams** – Scammers often pretend to be government officials promising lottery winnings if you pay "taxes" or other fees, or threatening you with arrest or a lawsuit if you don't pay a supposed debt. Federal government agencies don't ask people to send money for prizes or unpaid loans nor are they allowed to ask you to wire money or add money to a card to pay for anything.

**Tax Fraud** - Once a cybercriminal has your name and Social Security number, he or she can file a tax return in your name by making up financial information that generates a large refund. Protect your SSN and personal information at all costs.

**Phishing/SMishing/Vishing** is when fraudsters impersonate a business online, via mobile or over a land line. They trick you into giving them your personal information, such as usernames, passwords and credit card details. Remember, legitimate businesses won't ask you to send sensitive information through insecure channels.

**Scams Targeting Older Adults** - America's elderly are vulnerable to a broad range of exploitation and abuse, including all of the financial crimes mentioned. Keep the older people in your life safe by making them aware of elder abuse and prevention methods.

For more information on financial fraud and prevention, please visit **[www.mycreditunion.gov](http://www.mycreditunion.gov)**.





# Ready to make this a summer of saving?

## Use these 10 summer energy savings tips!

1. **Schedule an A/C tune up** – Let a HVAC technician clean your A/C system, perform preventative maintenance, ensure proper fluid levels and help you to optimize energy efficiency and prevent system breakdowns.
2. **Seal & insulate** – Inspect your home for air leaks and poor insulation and address any needs. Consider a professional energy audit where technicians use infrared heat mapping to pinpoint your home's thermal weak spots.
3. **Keep your vents open & clear** – Make sure your vents are open, free of dust and directing air toward the center of the room.
4. **Block out the sun** – Keep the shades or blinds drawn on sun-facing windows.
5. **Use ceiling & pedestal fans** – The Department of Energy says you can raise your thermostat up to four degrees without any sacrifice in comfort by using fans. Make sure your ceiling fans are turning counterclockwise for summer and you don't leave fans running in empty rooms.
6. **Upgrade to a smart thermostat** – The latest thermostats can be controlled from anywhere with your phone, making it easy to warm things up a few degrees when you're away.
7. **Take to the grill** – Outdoor grilling reduces the amount of heat created in your home from cooking with your oven or stove.
8. **Limit daytime use of big appliances** – Dryers and dishwashers can put out a good deal of heat. Try running these at night so your A/C isn't working so heavily during the day.
9. **Go LED** – LED bulbs stay cool to the touch while drawing a fraction of the power used by incandescent and fluorescent bulbs.
10. **Replace windows** – Upgrade to energy efficient windows for significant savings.



## Holiday Closings

**Independence Day Observed** – Friday, July 3, 2020

**Independence Day** – Saturday, July 4, 2020

**Labor Day** – Monday, September 7, 2020

## Service Awards:

Congratulations to Kim Little  
who recently received  
a 5 Year Service Award!



**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](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

**Michael Herron,**  
Vice Chairman

**Juanita Worley,**  
Secretary

**Keith Cheek,**  
Treasurer

**James Norris,**  
Supervisory Committee Chairman  
**Deborah Gibby**  
**Harold Harbin**



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