

# Member Link

Official Publication of North Georgia Credit Union.

January 2021



## From The President



After an exceptionally long and trying 2020, you may be excited to start a brand-new year with new goals and resolutions. Whether you want to reorganize your finances, start a weight loss journey, work toward a career promotion, or even set aside more family time, a new year is the perfect time to get started. Use these 4 tips to help you set realistic and achievable goals for 2021!

1. **Make goals measurable** – Smart goals need to be repeatedly measurable over short periods of time so you can consistently see that you're on the right track or identify areas you need to work harder on as time goes by.
2. **Ensure your goals are time-sensitive** – Break your goals down into smaller tasks and assign deadlines to each. Focusing on small weekly or monthly goals that build up to a larger annual goal will help you see your progress and keep you motivated throughout the year.
3. **Write down goals & review periodically** – Jot down your goals and keep them visible in your everyday space (i.e. taped to your bathroom mirror) so they stay top of mind.
4. **Find a buddy** – It helps to have an accountability partner for your goals! Share your goals with a friend or family member who can help you stay the course and keep you motivated.

Sincerely,  
Brian Akin, CEO

## 80th Annual Meeting will go on... Online!

80 years of service is something to celebrate and our annual meeting will go on, although it may look a little different. As we continue to exercise caution and encourage social distancing for the safety of all, we will hold our 80th annual meeting virtually on February 6, 2021, at 9:00 AM.



Please look for details on [www.ngcu.org](http://www.ngcu.org) and social media to come during the month of January. Door prizes will be awarded. Mark your calendar now so you can help us celebrate 80 years of service to our North Georgia communities!

**Please note: ALL branches will be CLOSED for the Annual Meeting on Saturday, February 6.**

## OUR NEW MOBILE BANKING APP IS NOW AVAILABLE!

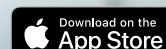
Access your accounts when and where you want right in the palm of your hand with the Mobile App from North Georgia Credit Union. Get fast, secure, and free access to your accounts anytime, anywhere. You have access to check your balances, pay bills, and transfer money...while you are on the go!

### Features:

- Check your account balances
- Review recent transactions
- Transfer funds between your accounts
- View and pay bills (you must be enrolled in bill pay within online banking)

Members must be enrolled in online banking to use the app. To enroll, visit [www.ngcu.org](http://www.ngcu.org). Before downloading the app, log on to online banking and under the menu choose "Access Accounts" and click on the "Mobiliti" tab. From there, you can manage your mobile banking options!

Mobile banking is free to access, but messaging and data rates may apply.



# Getting out of Debt

Want to get out of debt in 2021? Use these 5 ideas to get started!

1. **Pay down your debt on a routine** – List your debts from smallest to largest and start aggressively paying down the debt with the largest interest rate first while making the minimum payments on the others. Once paid off, focus on the debt with the next highest interest rate and so on.
2. **Look for coupons** – There are many coupons out there and much money to be saved if you take the time to find them. Search for coupons each time you want to make a purchase!
3. **Cut your bills** – Identify areas in which you can pull back. Do you need a gym membership? Do you need cable? Evaluate alternatives to expensive bills and cut accordingly!
4. **Make a budget** – Use a budgeting app to organize your finances so that your income is covering your expenses while allowing room for you to pay down your debt.
5. **Consolidate your debt** – Bundle your debt into a debt consolidation loan with the credit union so you have one single payment due at one time of the month. You can possibly save lots in interest!



## 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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## 7 MONEY SAVING TIPS FOR WINTER

Need to cut costs this winter? Consider these tips to save at home!

1. **Air seal your home** – Look for drafts, most commonly around the edges of doors and windows, and close them up with caulk and sweeps.
2. **Lower your thermostat at home** – Drop your resting temperature to a tolerable level and utilize blankets and warm clothing to adjust to your cooler home.
3. **Set ceiling fans to run clockwise** – Running your ceiling fans slowly clockwise pulls air upwards in the middle of the room, pushing the warmer air to the sides and down the wall.
4. **Close blinds except during direct sunlight** – Closed blinds add insulation to the windows. Unless you have direct sunlight warming your room, close them for extra warmth.
5. **Humidify your air** – Home humidifiers causes the air to feel warmer by adding moisture and it causes the air to hold the heat more effectively.
6. **Replace filters** – Dust coated filters keep air from flowing well in your home. Replace them regularly to keep the air flowing consistently.
7. **Install LED bulbs** – As your current lightbulbs burn out, replace them with LED bulbs which use about 20% of the energy.



## Holiday Closings

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

**Martin Luther King, Jr. Day** – Monday, January 18, 2021

**President's Day** – Monday, February 15, 2021

**Good Friday** – Friday, April 2, 2021

## Service Awards:

Robin Bridges – 20 Years  
Christina Mosley – 10 Years  
Brittany Royston – 5 Years

