

Member Link

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July 2021



From The President



It's summertime. The kids are out of school. Things are opening up and people are vacationing again. Although everyone is excited to get back to fun activities, it's important not to get too excited and overspend.

Use these financial tips and tricks to avoid financial pitfalls and even grow your savings this summer!

- 1. Create a budget** – Follow a budget that allows your family to enjoy recreational activities while leaving room for your obligations and even those back-to-school expenses on the horizon.
- 2. Cut unnecessary expenses** – If you're not using them during the summer, suspend or terminate your subscriptions such as streaming channels, gym memberships, and online clothing programs.
- 3. Minimize the vacation** – There are many inexpensive ways to vacation that won't require breaking the bank. Try new adventures like camping or consider traveling on weekdays instead of weekends to save.
- 4. Don't forget your bills!** – It's easy to get caught up in summer fun and accidentally forget to pay a bill. Schedule your monthly payments to be made automatically through bill pay so this doesn't happen to you.
- 5. Use cash** – Try allotting and using cash instead of a card for your activities. Then when it's gone, you're finished, and you didn't kill your budget!

Sincerely,
Brian Akin
President/CEO



Access your finances with our Mobiliti app* and deposit your checks with our new mobile deposit capture service!**

Get fast, secure, and free access to your accounts anytime, anywhere by downloading our new Mobiliti app*. You have access to check your balances, pay bills, transfer money, and deposit checks...while you are on the go!

Features:

- Deposit Checks with our new mobile deposit capture service**
- 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. 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.

You can also visit our website to apply for the mobile deposit capture service!**



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

**Members must complete an application for the mobile deposit capture service. Not all accounts are eligible for participation in the mobile deposit capture service.

GOT YOUR EYE ON A SUMMER TOY?

There's still plenty of summer left to enjoy some outdoor adventure! Shopping for a boat for those lakeside adventures? We can help. Need a RV to fulfill your cross-country travel dreams? We've got you covered.

Get your summer toy loans* here!

New or used models • Refinancing available on loans from other lenders
Competitive rates • Flexible repayment terms • Quick and easy application & approval process



APPLY FOR YOUR SUMMER
TOY LOAN TODAY!

**All loans subject to credit approval. See credit union for full details.*

Reach your financial goals with GreenPath Financial Wellness!

Through our partnership*, you have access to GreenPath's financial experts and resources including financial counseling, debt repayment, credit report reviews, financial education and more. Take the first step! Call 1-877-337-3399 or visit www.greenpathREF.com today!

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



Empowering people to lead financially healthy lives.



Who's ready for some summer fun?!

Six Flags Tickets

Buy discounted Six Flags tickets for just \$38.03 each and \$2 of each ticket sale will be donated to our state's Credit Union Political Action Committee (GA CUPAC).



Discounts on Biltmore House Admission & More

Discover timeless hospitality at America's Largest Home®: Biltmore®, Asheville, NC. Visit biltmore.com/corporateperk and enter promo code: **ngcu** (all lowercase letters) to purchase tickets.

Holiday Closings

Independence Day – Monday, July 5

Labor Day – Monday, September 6

Service Awards:

Laura Williams – 20 Years



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

Deborah Gibby,
Chairman

Tony Thomas,
Vice Chairman

Juanita Worley,
Secretary

Michael Herron,
Treasurer

Harold Harbin,

Audit & Supervisory Committee Chairman

Tommy Ayers

James Norris



Federally insured by NCUA