

Member Link

Official Publication of North Georgia Credit Union.

January 2022



From The President



A brand new year provides the opportunity of a fresh start in many areas of life whether financial fitness, physical fitness or more. If you're someone who has resolved to organize your finances and better your financial situation for the New

Year, consider these 5 tips to making 2022 your best year yet!

1. **Create a budget** – Set a monthly budget and stick to it all year long. Make categories for all of your necessary spending and include an emergency fund.
2. **Eliminate debt** – Set up a debt payment plan and commit to it for the long haul. Start with debt that has the highest interest and hit it hard, while still paying the minimums on any other debts. Once the highest interest debt is paid off, move to the next highest.
3. **Save more** – Aim to save at least 10% of your income each month. Find ways to cut back (eating out, buying coffee, eliminating unnecessary subscriptions, etc.).
4. **Invest** – Investing enables you to grow your money faster. Talk to your credit union about opening an IRA and even setting up an appointment with a financial planner to help.
5. **Get organized** – Organizing your finances can help you stick to your goals. Enroll in online and mobile banking to get instant access to your account. This will help you track your spending and see your savings grow. You might also download a budgeting app to help you plan ahead. Check out the details in this newsletter about our mobile banking app!

Sincerely,
Brian Akin
President/CEO

PUTTING ON THE RITZ!

You're invited to attend NGCU's
2022 Annual Meeting– LIVE @ The Ritz Theatre!

We are thrilled to announce that our 2022 Annual Meeting will be held live and in person! Please mark your calendar and plan to join us for breakfast and a business meeting where you'll hear of all the accomplishments NGCU has enjoyed and what's coming this year!

Saturday, February 12

The Ritz Theatre

Breakfast – 8:30 a.m.

Meeting – 9:00 a.m.

Preregistration is required - A ticket is required for admittance.

Visit www.ngcu.org for full details and to register to attend. Please note that preregistration is required as well as a ticket for admittance. **The deadline to register is Wednesday, February 9, at 12PM.**

For those unable to attend, the annual meeting will be recorded and available to view at a later date.

Please note ALL branches will be CLOSED for the ANNUAL MEETING on Saturday, February 12!

Welcome PATTERSON PUMP FCU!

We are pleased to officially announce the merger of Patterson Pump Federal Credit Union (PPFCU) into North Georgia Credit Union, effective January 1, 2022. We are excited to welcome the new members to our credit union family! Joining our staff in a part-time capacity is Mary Weaver, the former manager of PPFCU. Mary will serve as a Business Development Consultant in her new part-time role with NGCU.

Chartered in 1976, PPFCU served approximately 400 members and held close to \$2.5 million in assets. With our solid financial performance and close proximity to the parent company, North Georgia Credit Union was the obvious choice when PPFCU began looking for a merger partner. We look forward to offering their members an expanded array of products and services. Join us in welcoming the PPFCU membership to our credit union family and celebrating our continued growth.

KNOW WHERE YOUR MONEY IS GOING

with VISA® Purchase Alerts

Did you know you can keep tabs on your account anytime, anywhere? VISA® Purchase Alerts, powered by VISA®, helps you monitor your spending and detect fraudulent debit card activity. Plus, the service is **FREE**.

With VISA® Purchase Alerts, you can:

- Receive a text message or email notification shortly after your VISA® debit card has been used so you can ensure all transactions are yours alone
- Customize your VISA® debit card transaction alerts for purchases over a certain amount, for purchases made online, over the phone or through the mail, and for purchases made outside the U.S.
- Receive transaction specifics within each alert, including the purchase amount, merchant name and location, and last 4 digits of the VISA® debit card that was used.
- Gain confidence as you take control of your account with transaction alerts delivered via text, email or both!

Make sure you always know where your money is going by signing up for VISA® Purchase Alerts at <https://vi.sa/3mr1swG>.

VERIFICATION OF ACCOUNTS

The Audit/Supervisory Committee of North Georgia Credit Union is conducting a verification of members' accounts. Please follow instructions as indicated on your statement/verification as of December 31, 2021. If you do not receive a statement/verification or have questions concerning the amounts or transactions on your statement/verification, please direct your written inquiries to:

Wayne Davis LLC | Attention: Audit Department -WD-NGCU | 224 Picketts Lake Drive | Acworth, GA 30101

STAY IN CONTROL OF YOUR FINANCES WITH THE NGCU MOBILITI APP!

Did you resolve to better your finances this year? You can gain more control over your financial activity with our Mobiliti App*.

Features:

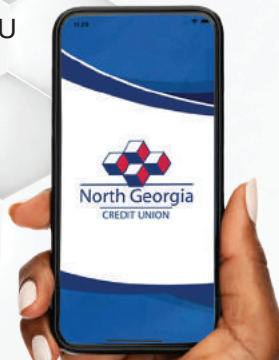
- Deposit checks with our mobile deposit capture service**
- Check your credit union account balances
- Review recent transactions
- Transfer funds between your accounts
- View and pay your one-time or recurring bills (You must be enrolled in bill pay with online banking to do this)

*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.

Interested? Get started now in 3 easy steps!

1. Visit www.ngcu.org to enroll in online banking and apply for the mobile deposit capture service.
2. Log into online banking, navigate the menu options to choose "Access Accounts" and click the "Mobiliti" tab to manage your mobile banking options
3. Download the NGCU mobile app from GooglePlay™ or the App Store®.



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

Holiday Closings

New Year's Day – Saturday, January 1

Martin Luther King, Jr. Day – Monday, January 17

President's Day – Monday, February 21