

# Member Link

Official Publication of North Georgia Credit Union.

April 2022



## From The President



Thanks to all 182 members who attended the 81st Annual Meeting of North Georgia Credit Union. We certainly enjoyed being able to hold our meeting in person again!

The meeting took place on Saturday, February 12th at 9:00 a.m. During the meeting, we were pleased to present a favorable report of our credit union's progress over the last year. We disbursed 74 cash prizes to members totaling \$2,000. Two Board members were elected by acclamation to serve new terms. Please join me in congratulating Deborah Gibby and Tony Thomas.

I would also like to personally thank our Board of Directors who consistently give of their time and talents to serve our credit union. We have always strived to provide you with exceptional service and want to go above and beyond expectations in the coming years.

As a growing organization, we encourage your continued feedback. Please let us know how we are doing or what products we can develop to meet your financial needs.

As always, thank you for being a member and allowing us to serve you.

Sincerely,  
Brian Akin  
President/CEO

## 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 **2.99%** 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 2017 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

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



\*\*APR = Annual Percentage Rate. Actual rate is based on term and credit score.  
Offer valid April 1, 2022 – April 29, 2022.

# **BUSY LIFE?** *It's time to simplify.*

Looking for ways to simplify your busy lifestyle? Start with our Mobiliti banking app\*! With a couple taps and snaps, you can deposit your checks, review your transactions, pay your bills, and much more. Take a look!

- 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)

All of this and more is literally at your fingertips. It's time to simplify. Download the "Mobiliti" app today from the App Store® or on Google Play™!

\*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.



Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward.

North Georgia Credit Union has tools to help fulfill these dreams. With a youth saving account that earns compound interest, young members can deposit small amounts on a regular basis and watch their savings grow "like magic." The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

Join us this April as we celebrate National Credit Union Youth Month. Start teaching your kids to save small and dream big by opening a youth savings account! Visit [www.ngcu.org](http://www.ngcu.org) for more information!





# TIPS TO PREVENT FALLING FOR MALICIOUS QR CODES



With the rise of QR code use by companies since the pandemic began, the Federal Bureau of Investigation (FBI) recently warned they're now the target of the latest cyber threat. Cybercriminals are replacing legitimate codes with malicious codes that either lure victims to fraudulent sites and prompt them to enter financial information or the fake codes contain embedded malware giving criminals access to take over the victim's mobile device.

## TIPS TO PROTECT YOURSELF:

- Once you scan a QR code, check the URL to make sure it is the intended site and looks authentic. A malicious site may look similar but contain typos or a misplaced letter.
- Practice caution when entering login, personal, or financial information from a site you accessed from a QR code.
- If scanning a physical QR code, ensure the code has not been tampered with, such as with a sticker placed on top of the original code.
- Do not download an app from a QR code. Use your phone's app store instead.
- If you receive an email stating a payment failed from a company you recently made a purchase with and the company states you can only complete the payment through a QR code, call the company to verify using a phone number through a trusted site and not a number provided in the email.
- Do not download a QR code scanner app. This increases your risk of downloading malware onto your device. Use your mobile phone's camera instead.
- If you receive a QR code that you believe to be from someone you know, reach out to them through a known number or address to verify that the code is legitimate.
- Avoid making payments through a site navigated to from a QR code. Instead, manually enter a known and trusted URL to complete payment.

If you believe you've been a victim of stolen funds from a tampered QR code, the FBI asks you report it to your local [FBI field office](#) and to the FBI Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov).

## STAY SAFE WHEN USING AN ATM WITH THESE 7 TIPS

1. Avoid ATMs in dark or remote places and examine the machine before using it. If anything appears strange, go somewhere else.
2. Stay alert and aware of your surroundings at all times. If you see people lurking around an ATM or if you sense someone crowding you as you use the ATM, find another location.
3. Keep car doors locked and all passenger windows closed when using a drive-up ATM.
4. Always keep your card and PIN in a safe place and do not give to anyone.
5. Minimize time spent at ATMs. Have your card ready and all transactions prepared before you approach an ATM. As soon as your transaction is complete, place your money and receipt in your purse or wallet and count the cash later in the safety of your car or home.
6. Always check your statements to be sure there are no unusual withdrawals.
7. Report all crimes to the credit union and law enforcement immediately.



# 5 WAYS TO SPRING CLEAN YOUR FINANCES!

- 1. Deep clean your spending habits** – Eliminate or reduce unnecessary spending where you can in areas such as dining out and unused subscriptions. Contact your service companies and shop competitors routinely to see if there's room to cut down on your recurring bills.
- 2. Dust off your budget** – Take another look at your total budget to see if it still works for you. Modify as necessary and recommit to following the plan.
- 3. Throw out the debt** – Make sure to catch up on any late payments or debt you've stopped paying down. Set up a plan to pay it all off.
- 4. Organize your future** – While getting your finances organized, make sure you allocate money to create or add to your emergency fund (3-6 months of expenses) and to put towards your retirement. Consider investing where you can!
- 5. Toss out the paper and go digital** – Going digital can help you get organized. You can opt into eStatements from the credit union for a faster and easier review of your transactions. You can also automate your savings and monthly bills using Bill Pay and Direct Deposit so you don't miss payments and money is saved before you see it!



## PRIVACY NOTICE

Federal Law requires us to tell you how we collect, share and protect your personal information. To review the North Georgia Credit Union Privacy Notice, please visit our website at [www.ngcu.org](http://www.ngcu.org).

## Holiday Closings

Good Friday – Friday, April 15, 2022

Memorial Day – Monday, May 30, 2022

Juneteenth – Monday, June 20, 2022

Independence Day – Monday, July 4, 2022

## Service Awards:

Brandy Floyd – 15 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](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

### Audit & Supervisory Committee

Harold Harbin,  
Chairman  
Tommy Ayers  
James Norris  
Mack Wayne  
Keith Worley

