

# Member Link



## FROM THE PRESIDENT

The dawn of a new year coupled with continued inflation may have you searching for a new budgeting method. Consider the following tried and true strategies that can help you achieve your financial goals.

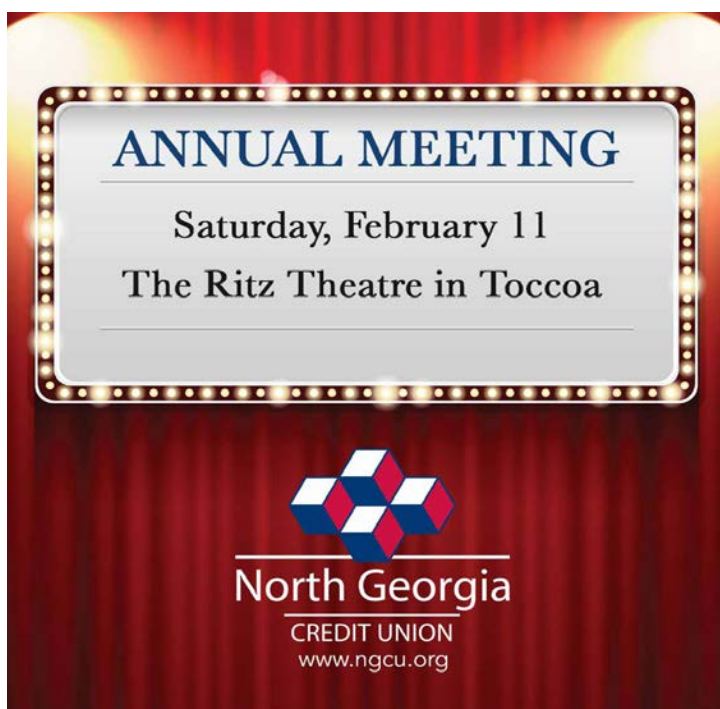
1. **Envelope Budget** – Figure out how much you want to spend in discretionary categories like groceries, dining out, clothing, and miscellaneous purchases, and then put the cash into separate envelopes that are designed for the different types of spending. Once the monthly cash for each category is gone, it's gone.
2. **Zero-Based Budget** – Calculate your total earnings in one column and total expenses in another. Whatever is left is then allocated toward goals such as debt repayment, savings, or investments down to \$0.
3. **50/30/20 Budget** – 50% of your total income goes to needs (housing, utilities, insurance); 30% goes to wants (dining out, entertainment) and 20% goes to savings to include investments or debt repayment.
4. **Debt Repayment Budget** – Decipher your income and compare to your expenses and minimum amounts due on loans. You pay all bills you need to pay and then allocate the extra toward paying off debts – focusing heavily on those with the highest interest rates first.

No matter which budget method you choose, creating one can help you to better manage your spending and further your progress toward your long-term financial goals.

And don't forget! 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 advantage of this FREE service for members! Call 1-877-337-3399 or visit [www.ngcu.org](http://www.ngcu.org) and click on the GreenPath banner to get started today.

Brian Akin  
President/CEO

# YOU'RE INVITED TO ATTEND NGCU'S 2023 ANNUAL MEETING AT THE RITZ THEATRE!



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 in 2023.

**Saturday, February 11**  
**The Ritz Theatre in Toccoa**  
**Breakfast – 8:30 a.m.**  
**Meeting – 9:00 a.m.**

Visit [www.ngcu.org](http://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 8, at 12 p.m.

Please note ALL branches will be CLOSED for the ANNUAL MEETING on Saturday, February 11th!

## NEW & IMPROVED DIGITAL BANKING IS HERE!

With the recent launch of our new digital banking platform, you now have more access and convenience – via your phone or laptop – than ever before! Not only can you deposit checks from your phone, check account balances, review transactions, transfer funds, and pay your bills, but you can now enjoy these features too:

- SecureNow includes enhanced security controls for login.
- Mobiliti for Tablet offers convenient access to NGCU's mobile app from your tablet.
- Within our updated CheckFree Bill Pay, you'll find Bill Discovery – making bill payment even faster and easier!
- Send and receive money with family and friends who have accounts at other financial institutions with Zelle.
- Credit Sense features access to receive and monitor your credit score quickly and easily and includes tips to improve your score.
- LinkLive Chat enables you to securely and conveniently chat with us!
- **And coming soon!** You'll be able to download a file containing transaction history from our online banking site into Quicken or Quickbooks.

To get started, simply visit [www.ngcu.org](http://www.ngcu.org) on your mobile or computer and enroll in online banking. Our online video tutorials and step by step instructions can guide you from there. Need to download the app? Visit the GooglePlay™ or the App Store® today and search "North Georgia Credit Union."

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



## READY FOR A 52-WEEK SAVINGS CHALLENGE?

Are you ready to commit to saving this year? Making a habit out of saving money is important to building a cash reserve that can cover you in an emergency and for achieving future financial goals, however finding the money to stash can be tricky.

The 52-week money challenge is a fun and easy way to save. You begin by saving just \$1 in week one and increasing what you save by \$1 each week, saving \$2 in week two and \$3 in week three, all the way up to \$52 in week 52. If you complete the challenge each week, you'll end the year with \$1,378 in your savings.

Don't put off saving any longer. Start your 52-Week Challenge now and make 2023 your best savings year yet!

**Want to browse our different savings account options? Get started here: [www.ngcu.org](http://www.ngcu.org).**



## 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, 2022. 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 Pickett's Lake Drive | Acworth, GA 30101**

Unless you report any differences within 30 days, the balances shown will be considered correct.

## NGCU SCHOLARSHIPS

Are you or a family member graduating high school this spring? Don't forget the NGCU Scholarship program!

North Georgia Credit Union (NGCU) offers a \$1,000 scholarship to a member of NGCU, or the child of a NGCU member. The scholarship committee awards a high school senior based on need, grades, SAT/ACT scores, community and school projects and written recommendations. The scholarship committee reviews the applications after the deadline in March of each year. The scholarships are awarded to one student from each of the following schools: Stephens County High School, Franklin County High School, Hart County High School, and Rabun County High School.

**Applications will be available at [www.ngcu.org](http://www.ngcu.org) during the latter part of January, so stay tuned!**





# NGCU EARNs TOCCOA RECORD READERS' CHOICE AWARDS!

Thank you, Stephens County, for voting us "Best Bank," and Congratulations to our own Missie Cobb for being voted as "Best Teller!" We appreciate you!



## 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>.

## NEW CLAYTON BRANCH SCHEDULED TO OPEN MIDYEAR 2023!

Located on Hwy. 441, be on the lookout for details of the new Clayton branch to come. It will be complete with a drive-up window and ATM.

### Holiday Closings

**New Year's Day Observed**  
Monday, January 2, 2023

**Martin Luther King, Jr. Day**  
Monday, January 16, 2023

**President's Day**  
Monday, February 20, 2023

### Service Awards:

**Brooke Stowe – 20 Years**

**Tammy Haddock – 10 Years**

**Taylor Fitzgerald – 10 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  
Tommy Ayers  
James Norris

#### Audit & Supervisory Committee

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

