

Member Link



FROM THE PRESIDENT

Financial scams abound these days, all of them designed to steal your money, sometimes over the long haul, sometimes in one, simple transaction. To protect your money and your personal information, keep these fraud prevention tips from the FTC in mind:

1. **Block unwanted calls and text messages.**
2. **Don't give your personal or financial information in response to a request that you didn't expect.** Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.
3. **If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links.** Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.
4. **Resist the pressure to act immediately.** Legitimate businesses will give you time to decide.
5. **Know how scammers tell you to pay.** Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.
6. **Stop and talk to someone you trust.** Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.
7. **Report scams to the Federal Trade Commission at www.ftc.gov.**

Brian Akin
President/CEO

HAVE YOURSELF A MERRY LITTLE CHRISTMAS THIS YEAR WITH A HOLIDAY LOAN FROM NORTH GEORGIA CREDIT UNION!

From gifts for family and friends to festive food and décor, the holiday season can be expensive. Apply for a holiday loan to lighten your load and light up your season!

Apply for a holiday loan* between now and December 31, 2022 to enjoy:

- Loan amounts up to \$1000
- Rates as low as 8.00% APR**
- First monthly payment of just \$100 would be due 1/31/23

Apply today at www.ngcu.org!

*All loans subject to credit approval. All holiday loan applicants will not qualify for this promotion. All applications received will be reviewed on an individual basis. If you do not meet the qualifications required for this promotion, we may offer you credit on other terms. **Annual Percentage Rate.



OH, WHAT FUN IT IS TO... SKIP A LOAN PAYMENT!

Need extra cash this holiday season? Well, you're in luck! Our holiday skip-a-pay program* is back! You can skip your payment(s) on any or all loans (excluding real estate loans) during the month(s) of November, December or January!

Here's how it works:

- A small processing fee of \$25 will enable you to participate in this program and may be applied to all qualified loans that are listed under the same name and account number. For your convenience, we will deduct this fee from your account.
- The interest on your loan will continue to accrue throughout the month that you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Just visit **www.ngcu.org** and complete the skip-a-payment form or stop by a branch near you.

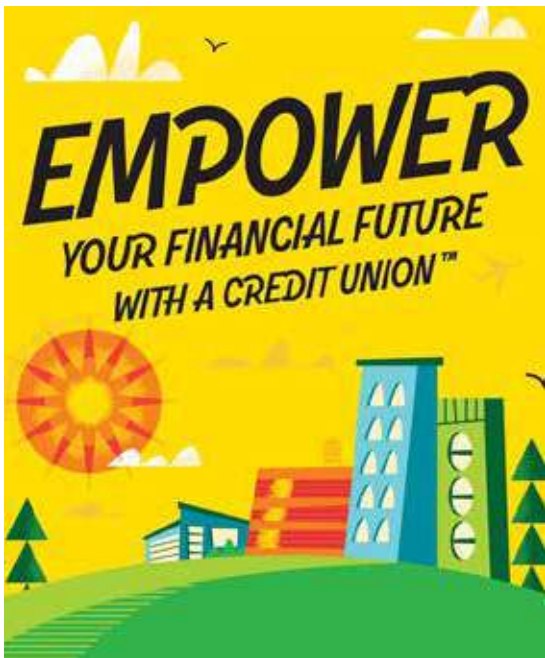
*The fee of \$25 will be deducted automatically from your account and must be received before the processing of your request. Interest will continue to accrue on your loan during the month that you skip the payment. If you use payroll deduction, your loan payment will be posted to your savings or checking account during the month that you skip your payment as payroll deductions are received from your employer. Exceptions: unemployment or out of work without pay. To qualify for this program all North Georgia Credit Union accounts must be in good standing. All real estate loans and delinquent loans are excluded. Please allow a minimum of two weeks for the processing of your request.

GIVE SANTA A BREAK NEXT YEAR!



If you have a Christmas Club Account, funds will be transferred to your account and available for your use on Monday, November 7, 2022. If you don't have a Christmas Club Account then it's time to give Santa a break and open an account today!

Give us a call or visit www.ngcu.org to get started.



On October 20, 2022, NGCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day® which highlights the many ways that credit unions across the world are helping members to empower their financial futures!

We invite you to stop by NGCU on October 20th to help us celebrate ICU Day with refreshments and a free gift from the credit union. You can also register to win a cash prize! PLUS, we will waive the \$5 membership fee for any new member who joins NGCU on October 17 – October 21.

THE NEW ONLINE BANKING IS ALMOST HERE!

Attention members! Look for the launch of our new online banking coming soon with many new features and options sure to make your financial management tasks a breeze. Here are just a few!

- **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!

Stay tuned to social media and www.ngcu.org for more details and important information for your initial login. You can also view tutorials on our site to learn more about these new options and features!

Please note that during the transition, there may be extended downtimes when you will not be able to access your accounts online, or via our mobile app. We appreciate your patience as we work to bring these new features to you!

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

CONGRATULATIONS TO THE NGCU SCHOLARSHIP RECIPIENTS!



Aliza Hart – Hart County High School
Attending Presbyterian College



Carrie Keown – Stephens County High School
Attending The University of Georgia



Loren Stiles – Rabun County High School
Attending The University of Georgia



Sarah York – Franklin County High School
Attending The University of Georgia

COMING SOON!

NGCU will be opening a new branch office in Clayton, GA! Stay tuned to our next quarterly newsletter for more details.

Holiday Closings

Columbus Day

Monday, October 10, 2022

Veterans' Day

Friday, November 11, 2022

Thanksgiving

Thursday – Friday, November 24 – 25, 2022
(Will be open Saturday, November 26th)

Christmas

Saturday & Monday, December 24 & 26, 2022

New Year's

Saturday & Monday, December 31, 2022 &
January 2, 2023

Service Awards:

Jessica Ware – 10 Years

Candace Tomlin – 5 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

Audit & Supervisory Committee

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

