

# Member Link

Official Publication of North Georgia Credit Union.

April 2020



## From The President



Thanks to all our members who attended the 79th Annual Meeting of NGCU held on Saturday, February 8th at the Stephens County Middle School cafeteria in Toccoa. I always enjoy the chance to visit with our members and see the participation in our meeting.

243 member attendees joined us for breakfast and the meeting that followed. We were pleased to present a favorable report of our credit union's progress over the last year and to award 79 cash prizes ranging from \$20 to \$100 to attendees.

We believe our 79 years of service is reason to celebrate, and we are grateful to all of our members who have made it possible. We appreciate you celebrating alongside us.

We would like to extend our congratulations to Harold Harbin and Juanita Worley who were re-elected to our Board. I would also like to personally thank our Board of Directors who give of their time and talents to serve our credit union. Without our volunteers, it would be impossible for us to serve you.

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



## Great Rates & Rebates!

For a limited time only, earn an instant **\$100 CASH** rebate on any auto loan originated at NGCU!\*

Plus, you'll receive a **Great Rate** as low as **2.99% APR!\*\***

**Act fast, this offer is only valid for the month of April!**

### \*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 at NGCU.
- Vehicle must be 2015 model year or newer.
- Only 1 rebate per member is allowed.
- Maximum rebate is \$100 per member.
- Minimum loan amount of \$10,000 required for rebate eligibility.
- Loan must stay at NGCU for at least 12 months. Otherwise, any rebate paid will be added back to the loan payoff.
- Special credit scoring may apply.

\*\*APR = Annual Percentage Rate. 2.99% APR is limited to 60-month term. For terms greater than 60 months, the rate is 3.99% APR. Actual rate is determined by credit score. Offer valid April 1, 2020 - April 30, 2020.



Federally insured by The National Credit Union Administration



# Money Magic™

Share, spend and save at your credit union



## It's National Credit Union Youth Month™ and our Savings Challenge is back!!!

April is National Credit Union Youth Month™ and to celebrate, NGCU is once again participating in the National Youth Savings Challenge which offers youth a chance to win a prize for visiting their credit union and/or depositing money into their savings account. The National Youth Savings Challenge is open to all youth under 18 who visit North Georgia Credit Union **April 1- April 30.**

While youth are encouraged to make a deposit at the credit union, no deposit is required to enter. Those parents/guardians giving permission for their youth to enter can register at any of our offices. Ask a member service representative for a registration slip. Limit one entry per person. Odds of winning depend on the number of entrants.

In May, Credit Union National Association (CUNA) will randomly select and give \$1,000 grand prize to a participating credit union. That credit union will then randomly select a winner from its entrants. We will notify you if you are a winner.

To learn more, visit us online at [www.ngcu.org](http://www.ngcu.org).



## 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).

## Verification of Accounts

The 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 March 31, 2020. 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

## 8 Tips to Staying Safe When Using an ATM

1. Avoid ATMs in dark or remote places and examine the machine before using it. If anything appears strange or if it has any unusual signage, 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.
6. Refrain from displaying your cash at the 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. If you are followed after making a transaction, go to the nearest public area.
7. Always check your statements to be sure there are no unusual withdrawals.
8. Report all crimes to the credit union and law enforcement immediately.



North Georgia  
CREDIT UNION

### 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

**Tony Thomas,**  
Chairman

**Michael Herron,**  
Vice Chairman

**Juanita Worley,**  
Secretary

**Keith Cheek,**  
Treasurer

**James Norris,**  
Supervisory Committee Chairman  
**Deborah Gibby**  
**Harold Harbin**



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## Holiday Closings

### Good Friday

Friday, April 10

### Memorial Day

Monday, May 25

### Independence Day

Friday, July 3 & Saturday, July 4