

Member Link



Official Publication of North Georgia Credit Union.

January 2020

From The President



For many people, finding extra money in the budget to put away for a rainy day can be a challenge, but that extra cash can be critical should an emergency arise. In fact, a solid emergency savings fund is one of the most important tools in developing financial security, yet research shows over 60 percent of Americans don't have enough cash on hand to handle a \$1,000 emergency.

Whether a medical expense, leaky roof, necessary car repair or more, stashing extra cash is a good idea and getting started doesn't have to be intimidating. Use these tips to help!

- **Start small and build a habit** – Even if you start with \$5 – \$10 a week, those extra dollars will add up and you'll soon have enough to keep on the side.
- **Auto-save the cash** – Open a separate savings account at NGCU and elect to have money deducted from your paycheck and automatically deposited into the account for easy saving.
- **Deposit windfall money** – Apply additional funds you receive throughout the year to the savings fund. This might include holiday cash gifts, your tax return, birthday money or more.
- **Save the spare change** – Make sure to save any spare change you have after paying with cash and deposit those saved coins into your account.
- **Cut the miscellaneous expenses** – Cut out miscellaneous expenses such as subscriptions or eating out and apply those funds to your savings instead.

For more emergency savings stash ideas, talk to one of our Member Service Representatives. Thank you for your business!

Sincerely,
Brian Akin

Save the date to attend the Annual Members' Meeting!

All credit union members are invited to attend our annual meeting. We will inform you – our member owners – about the progress we made throughout 2019 and the goals we have for the future. Refreshments will be served, and door prizes offered.

Saturday, February 8, 2020
Stephens County Middle School Cafeteria
Breakfast 8:30 a.m.
Meeting 9:00 a.m.

Mark your calendar now and plan to join in the fun!

Please note ALL branches will be CLOSED for the ANNUAL MEETING on SATURDAY, FEBRUARY 8!

Anytime, anywhere banking.



We get it. Today's world has us all moving at such a fast pace. Managing our finances should not be a big concern. Enroll in online banking, bill pay and eStatements to get started with your 24/7 anytime, anywhere banking.

By signing up, you can:

- Check account balances
- View transaction history
- Pay your recurring or one-time bills
- Transfer funds between your accounts
- View your eStatements through online banking

Don't miss out on the chance to handle all your finances online, no matter where you are and no matter what time of day (or night)! Visit our website at www.ngcu.org for more information.

Kickstart your 2020 savings by opening a Christmas Club Account now!

Don't let the next holiday season of spending catch you unprepared. Start saving now with a Christmas club account. By opening this special savings account, you can save a little at a time, all year long through payroll deduction/direct deposit. So when the 2020 holiday season arrives, you'll be ready to knock out your shopping quickly and easily!

For more information, visit www.ngcu.org.



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
Michael Herron,
Chairman
Tony Thomas,
Vice-Chairman
Juanita Worley,
Secretary
Keith Cheek,
Treasurer
James Norris,
Supervisory Committee Chairman
Deborah Gibby
Harold Harbin

Start the New Year by getting your financial goals in order with GreenPath Financial Wellness!

Through our partnership*, you have access to GreenPath's financial experts and resources:

- Holistic financial counseling
- Debt repayment
- Credit report reviews
- Housing counseling
- Student loan counseling
- Financial education and online tools

If you need help with credit card debt, you may be eligible for a debt repayment program, which could potentially eliminate collection calls, reduce interest and eliminate fees.

Visit our website at www.ngcu.org to learn more about the benefits of GreenPath Financial Wellness or call 1-877-337-3399.

*GreenPath Financial Wellness is a free service brought to you by NGCU.



Service Awards:

Congratulations to April Chapman who recently received a 10 Year Service Award!



Holiday Closings

New Year's Day
Wednesday, January 1, 2020

Martin Luther King, Jr. Day
Monday, January 20, 2020

President's Day
Monday, February 17, 2020



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