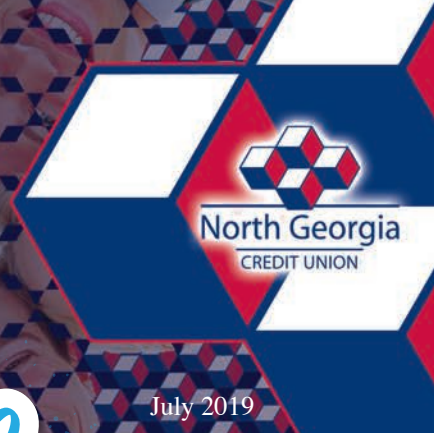


Member Link

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July 2019



From The President



With financial fraud on the rise, it's important for you to stay aware and in the know – so you can protect yourself and your loved ones. Here are three fraud types you should understand and prevention tips so you don't fall victim.

Phishing - Internet fraudsters impersonate a business to trick you into giving them your personal information, such as usernames, passwords and credit card details. Legitimate businesses will not ask you to send sensitive information through insecure channels.

Tips to Prevent Phishing:

- Don't select links in e-mails that ask for personal information.
- Never open unexpected attachments.
- Delete suspicious messages, even if you know the source.

SMishing – Fraudsters use cell phone text messages or SMS (Short Message Service) to trick you into providing personal and financial information. Smishers may use URLs or an automated voice response system to try and collect your information.

Tip to Prevent SMishing:

- Remove unsolicited text messages from your phone. This may take two steps: deleting the text and then completely removing it from your device.

Vishing – Fraudsters use voice to exploit a general trust in landline telephone services. The victim is often unaware that voice over Internet Protocol (VoIP) allows for caller ID spoofing, thus providing anonymity for the criminal caller.

Tip to Prevent Vishing:

- Verify suspicious calls by contacting the organization, financial institution or credit card company the caller mentions, being sure to use the institution's accurate contact information (i.e., do not use contact information the caller provides).

For more information on fraud, visit the NCUA Fraud Center at www.ncua.gov.

Sincerely,
Brian Akin

Congratulations

**to NGCU Board Director,
Harold Harbin!**



Georgia Credit Union Affiliates, the state trade association for credit unions, recently awarded a 2018 Volunteer of the Year distinction to NGCU's Board Director, Harold Harbin.

Harbin has served NGCU on the board and the Supervisory Committee since 2012, holding a variety of leadership positions including chairman and treasurer. Harbin regularly attends CUNA's Governmental Affairs Conference in Washington D.C., taking every opportunity to share the credit union message with our elected officials, especially Rep. Doug Collins.

"These honorees have taken to heart the credit union mission to help people afford life," said Terry Hardy, chair of the Georgia Credit Union League board of directors. "They are true leaders, helping their credit unions make a difference each day in communities across the state. Their efforts are well-deserving of recognition and so appreciated by myself as well as their peers."

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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



We've got the tickets to your summer fun!

Six Flags Tickets

Buy discounted Six Flags tickets for just \$49.69 each and \$2 of each ticket sale will be donated to our state's Credit Union Political Action Committee (CUPAC).

Discounts on Biltmore House Admission & More

Enjoy discounts on daytime admission to the Biltmore House, Gardens, Winery and Antler Hill Village. Visit www.biltmore.com/ngcu for more information and use promo code: **ngcu**.

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



Congratulations to our National Credit Union Youth Month contest winners!

Congratulations to the following youth members who had their names drawn from the submissions to our Toccoa and Lavonia branches (no submissions were received at the Hartwell branch!)



Toccoa Branch Winner
Kyrie Stavely - Age 2



Lavonia Branch Winner
Mya Thornton - Age 5

Holiday Closings

Independence Day
Thursday, July 4

Labor Day
Monday, September 2



Federally insured by NCUA