

Member Link

Official Publication of North Georgia Credit Union.

April 2017



North Georgia
CREDIT UNION

From The President



Thanks to all our members who attended the 76th Annual Meeting of NGCU held on February 11th at the Stephens County Middle School cafeteria in Toccoa. It is always a

pleasure to visit with our members and see the participation in our meeting and the election of our Board members.

279 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 75 cash prizes ranging from \$20 - \$100 each and totaling \$2,050 to attendees. We believe our 76 years of service is reason to celebrate, and we are grateful to all of our members who have made it possible. We appreciate you taking part in our celebration.

We would like to extend our congratulations to Harold Harbin and Juanita Worley who were re-elected to our Board. I would like to personally thank these individuals and all those 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
President/CEO



SUNNY DAYS ARE AHEAD!

Summer is fast approaching which means plenty of sunny days are ahead. Are you ready to soak up the rays in a new boat, or feel the sunshine as you cruise the highway on a new motorcycle? You can do that and more with our low rate boat, motorcycle, watercraft and RV loan*!

We offer:

- **Competitive rates**
- **Convenient terms**
- **New or used models**
- **Refinancing on loans from other lenders**
- **And much more!**

Prepare now for the sunny days ahead! Give us a call today, or visit us online at www.ngcu.org.

**All loans subject to credit approval.*

ATM safety tips to help you stay safe

1. Always avoid using ATMs in dark or remote places. Park in a well-lighted area.
2. Be alert and aware of your surroundings. If you see people lurking around the ATM (i.e., in a parked car), go somewhere else.
3. At a drive-up facility, keep your doors locked and all passenger windows closed.
4. Keep your card in a safe place. Keep your PIN safe, and do not give it to anyone.
5. Minimize your time spent at a machine. Have your card ready and all transactions prepared when you approach an ATM.
6. If you sense another person crowding you or attempting to view your transaction, cancel the transaction and leave the location. Guard against others observing your PIN entry.
7. Refrain from displaying your cash at the ATM. As soon as your transaction is complete, place your money in your purse or wallet. Count the cash later in the safety of your car or home. Be sure to take your ATM receipt with you.
8. Look at the ATM before using it. If it doesn't look right, don't use it. If an ATM has any unusual signage, don't use it.
9. If you are followed after making a transaction, go to the nearest public area where people are nearby.
10. Don't fall for "con games". Watch out for people who try to "help" you at an ATM. If anyone asks you to withdraw money for any reason, leave the area at once.
11. Check your statements to be sure there are no unusual withdrawals.
12. Report all crimes to the credit union and law enforcement immediately.



The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent *Wall Street Journal* article. "Look for teachable moments and always be willing to answer questions."

Unfortunately, this can also be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that the parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

- Ask questions. If you're going out to eat, talk about the price difference between the options, and ask them which they would choose. If they select the more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your saving goals—no one watches you more closely than your kids, so they're natural accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- Open a youth savings account at North Georgia CU. This is the best way to help them to learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

Don't forget to bring your kids by the credit union anytime during April to help us celebrate National Credit Union Youth Month™. Any young member that visits one of our branches will get the opportunity to win a prize!

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.

Service Award:
Congratulations to **Brandy Floyd**
who recently received a
10 Year Service Award!



Like us on Facebook to find money saving tips, links to informative articles, updates on special promotions and more!



Holiday Closings

Good Friday – Friday, April 14
Memorial Day – Monday, May 29
Independence Day – Tuesday, July 4



Toccoa Branch
1067 Mize Road
P.O. Box 280
Toccoa, GA 30577
(706) 886-1441
Fax: (706) 886-3757

Lavonia Branch
11850 Augusta Road
Lavonia, GA 30553
(706) 356-7001
Fax: (706) 356-7008

Hartwell Branch
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 Interim Branch Manager
Brandy Floyd,
Hartwell Branch Manager
Ephemia Smith,
Member Service Officer

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



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