

# Member Link

Official Publication of North Georgia Credit Union.

January 2017



North Georgia  
CREDIT UNION

## From The President



Dear credit union member,

The start of a brand new year is always a peak time for us to take a fresh look

at our finances, get organized and plan for those key events each year brings.

One such event is our credit union's annual meeting. I'd like to personally invite each of you to attend our meeting this year on February 11th as we will review our progress to date and discuss our plans for the future. This is your opportunity to get to know the credit union more and to anticipate the changes that await.

Another event we all have to plan for is filing taxes. We know this time of year can be stressful, so to help ease the process for you, we wanted to share the following tax prep tips from Turbo Tax.

First and foremost, you'll want to get organized. Begin collecting all of your tax related mail (W-2s, 1099s, mortgage interest statements, etc.) in January and keep in one folder so you have everything you need when you begin to prepare your tax documents. Include all of your 2016 receipts, information on any stocks or funds and all of your miscellaneous income paperwork.

Secondly, if you didn't put any money in your retirement account for 2016, you still have time. Make your contributions

to your Traditional or Roth IRAs by April 17th. Or, if you have a Keogh or SEP with an extension, you have until October 16th to contribute.

Next, try itemizing, especially if you are self-employed, own a home or live in a high tax region. It's usually worth it when your qualified expenses add up to more than the standard deduction of \$6,300 for individuals or \$12,600 for married couples filing together.

You won't want to forget your dependents! Make sure to add the taxpayer identification numbers for all dependents to prevent the IRS from denying the personal exemption of \$4050 in 2016 for each dependent and the \$1000 tax credit per child under 17 years of age (up to specified income caps).

And most importantly, file electronically and pay on time! Electronic files are typically more accurate and save you time as they are reviewed and processed faster and refunds can occur within three to six weeks. If you can't complete your return on time, file Form 4868 before April 17th to request a six month extension.

As always, thank you for allowing us to serve you.

Sincerely,  
Brian Akin  
President/CEO



## New & Improved Bill Pay Service

As part of our ongoing effort to simplify your NGCU experience, we're excited to launch an improved online Bill Pay service. All of your scheduled payments, payee information, account details and transaction history will remain unchanged, however you'll notice an enhanced look and new features that will make paying your bills faster and easier!

With our new (and still FREE) online Bill Pay service from CheckFree, you can:

- Pay your bills immediately or schedule for one time or recurring payments
- Coordinate email alerts for bill arrivals, due dates, and upcoming payments
- Receive payment confirmations
- Categorize bills by types of service including credit cards, car, utilities, etc.
- Enjoy faster payment processing
- Run payment reports
- Use multiple accounts to pay your bills
- And much more!

Please note there will be a \$9.95 fee for same day electronic payments and \$14.95 for next day paper check payments.

**For more information, view an online demo at [www.ngcu.org](http://www.ngcu.org).**

# NGCU's Annual Meeting – Save the Date!

**Saturday, February 11, 2017**  
**Stephens County Middle School**  
**Cafeteria**

**1315 Roselane, Toccoa**  
**Breakfast – 8:30 a.m.**  
**Meeting – 9:00 a.m.**

*All offices will be closed for this event.*

Come one, come all to our 2017 Annual Meeting where we will review the credit union's accomplishments from last year as well as outline our plan for progress in the future. This is one event you don't want to miss.

**Save the date now and  
plan to attend!**

## Save more, spend less - 17 savings tips for 17'

If you are looking to improve your financial wellness in 2017, take note of the following financial savvy tips!

- 1. Start with a budget** – Create a clearly defined budget which accounts for all of your income and expenses AND allows for a dedicated monthly savings goal.
- 2. Rid yourself of the expensive debt** – Take a look at your total debt and begin paying down high interest debt first (such as credit card debt), then work your way down.
- 3. Divide unexpected income** – Divide any new income (monetary gift or salary bonus) into thirds and put 1/3 toward debt, 1/3 into savings and 1/3 toward a personal or home expense.
- 4. Emergency fund** – Be prepared for life's little (or big) incidents by setting aside a separate fund.
- 5. Shop smarter** – Always compare prices to find the best deal, consider generic and be sure to look for coupons.
- 6. Weekly cash allowance** – Stick to a budgeted, weekly cash allowance to help control miscellaneous spending.
- 7. Eat out less** – Swap the too-frequent restaurant visits for cooking meals at home.
- 8. DIY** – When possible, do it yourself. From simple home repairs to crafting gifts, DIY saves money.

## Resolve to save big this year with our low rate auto loan!

Have a New Year's resolution to save this year? Start by shopping our auto loan\* rates! We have the low rate auto loan to put you in the new car you need at a price you can afford.

### We offer:

- Rates as low as **2.9% APR\*\*** on new, used or refinanced auto loans
- Highly flexible terms up to 72 months

**Resolve to save. Shop our low  
rates at [www.ngcu.org](http://www.ngcu.org) today!**

*\*All loans subject to credit approval.*

*\*\*Annual Percentage Rate.*



**North Georgia**  
CREDIT UNION

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

*Service Award:*  
Congratulations to **Tammey Haddock**  
who recently received a  
*5 Year Service Award!*



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



## Holiday Closings

New Year's:	Monday, January 2
Martin Luther King, Jr. Day:	Monday, January 16
President's Day:	Monday, February 20
Good Friday:	Friday, April 14

Federally insured by NCUA

