

Member Link

Official Publication of North Georgia Credit Union.



July 2017

From The President



According to the FTC, a type of fraud known as “imposter scamming” is on the rise. This involves a scammer phoning a consumer pretending to be someone trustworthy, such as a government official, to convince you to send money. Review the FTC’s prevention tips to make sure you don’t fall victim.

- 1. Don’t wire money.** Scammers encourage consumers to wire money or send prepaid debit cards because it’s like sending cash and once it’s gone, it cannot be traced.
- 2. Don’t pay for a prize.** If you enter a legitimate sweepstakes, you don’t have to pay insurance, taxes or shipping charges to collect your prize. If you have to pay, it is not a prize. And if you didn’t enter a sweepstakes or lottery, then you can’t have won.
- 3. Don’t give out personal information.** Never give out sensitive information including your bank account, credit card or SSN unless you know who you are dealing with and you initiated the call.
- 4. Don’t trust a name or number.** Criminals use official sounding names to gain trust. It is illegal for any promoter to lie about an affiliation with, or endorsement by, a government agency or other well-known organization. No legitimate government official will ask you to send money to collect a prize, fix your computer or the like.
- 5. Put your number on the National Do Not Call Registry at donotcall.gov.** Most legitimate sales people generally honor the list, but scammers ignore it. Putting your number on the list helps to ‘screen’ your calls for legitimacy and reduce the number of telemarketing calls you get.

If you do get a call from a government imposter, file a complaint at ftc.gov/complaint and include the date and time of call; name of the agency the imposter used; what they tell you including the amount of money and payment method they requested; phone number of the call and any other details of the call. If you’d like to read more about imposter scams or other types of fraud, please visit www.consumer.ftc.gov.

Your summertime fun starts here!

Six Flags Tickets

NGCU offers members discounted Six Flags tickets for only \$46.51 each. \$2 of each ticket sale will be donated to our state’s Credit Union Political Action Committee (CUPAC).

Discounts on Biltmore House Admission & More

Members can enjoy generous 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. For assistance, call 1-866-851-4661.

Summer fun toys for big girls and boys!

Got your eye on a fun summer toy? Whether you’re shopping for a boat, motorcycle, RV or more, we have the loan* that can help you get the new toy you want. We offer:

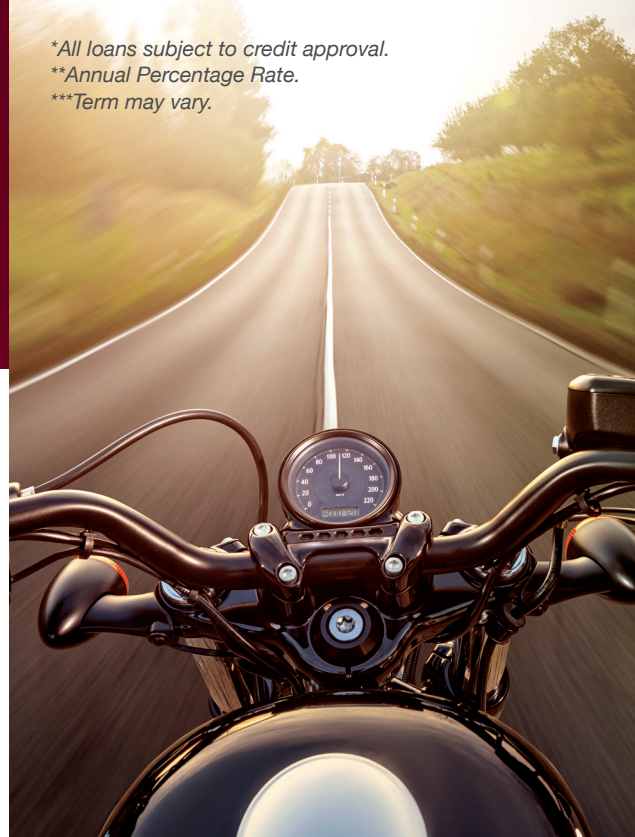
- Competitive rates as low as **5.9% APR**** on new or used models
- Convenient terms up to **48 months*****
- Refinancing available on loans from other lenders

Visit our website for details at
www.ngcu.org

*All loans subject to credit approval.

**Annual Percentage Rate.

***Term may vary.



NGCU in the Community



Laura Williams, Vice President of NGCU, recently presented members of the Wilkinson Center and Clary Care Center with new bingo cards.



NGCU President and CEO, Brian Akin, recently spoke to Liberty Elementary School's 2nd grade classes as part of the school's annual Career Day.

Access your accounts around the clock and around the world!

No matter how far you travel this summer, you can keep in touch with your finances with these easy remote services:

- **Online Banking – www.ngcu.org** - View account balances; Transfer funds between accounts; Access multiple accounts; View transaction history; Make loan payments and more!

- **Bill Pay** - Pay all your one-time or recurring bills conveniently and securely and find historical payments in a snap!
- **eStatements** - By signing up for electronic account statements, you'll get Online Banking and Bill Pay for free and save yourself tons of time!
- **ATM Access with VISA® Debit Card**

Visit www.ngcu.org for more information.

Keep your home safe while away on vacation!

1. **Lock it down!** – Lock all doors and windows, including doors to an attached garage or shed.
2. **Pull the plug** – Unplug your TV, computer and other appliances to protect them from power surges.
3. **Examine house from road** – Look at your house from the street to ensure no valuables are visible that might lure criminals.
4. **Ask a friend for help** – As a friend or neighbor to pick up your newspaper, check your mail, put out your trash containers and keep an eye on your home while away.
5. **Install light timers** – Schedule your lights to turn on and off at the appropriate times of day.
6. **Get a security camera** – Install a wireless camera system to help you monitor activity at your home.
7. **Don't post on social** – Refrain from posting updates or photos on social media while on vacation as this lets others know you will not be at your house.
8. **Don't hide a key** – Don't hide a key to your house outside as burglars know the best hiding spots.
9. **Alert your alarm company** – Let your alarm company know you'll be away and make sure the alarm is appropriately set prior to leaving.
10. **Change thermostat** – Turn your thermostat up to ~80 degrees to save on your bill while away.



Service Award:

Congratulations to **Karen Thomason** 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

Independence Day – Tuesday, July 4th
Labor Day – Monday, September 4th



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 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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