

Member Link

Official Publication of North Georgia Credit Union.

October 2017



North Georgia
CREDIT UNION

From The President



Dear credit union member,

Although the holidays are a magical time families look forward to each year, I know it can also be a time of stress for many due to the expense that comes with giving gifts, attending holiday parties, preparing feasts and more. We often get caught up in the celebration and end up spending more than we should or even creating new debt to take into the New Year. So, to help alleviate some of your stress and reduce your need to accumulate more debt, I'd like to offer you the following tips to creating and sticking to a holiday budget!

- **Set a spending limit for the season** – Calculate how much money you can find in your budget to spend without creating new debt. If you need to use a credit card or borrow money, calculate the maximum amount you're comfortable paying back in a reasonable amount of time and stick to it.
- **Make a gift list** – Make an extensive list of all family members, friends, teachers and more that you need to purchase gifts for so you can accurately define your budget. Then set a specific amount you want to spend for each category of recipients.
- **Shop the deals** – Pay close attention to the seasonal sales ads and take advantage of big sale days such as Black Friday and Cyber Monday.
- **Get creative** – Homemade gifts are often the most meaningful. Search online for creative do-it-yourself gift ideas for teachers or others on your list.
- **Watch spending** – As you shop, keep a budget sheet and your shopping list on your phone so you can track your progress as you go and limit overspending. You might also stick to cash only to avoid spending too much.
- **Pay wisely** – Try to pay cash for all purchases so you can avoid running up large credit card bills. If you need to use a card, choose one with the lowest interest rate. You might also consider our holiday loan featured in this newsletter.
- **Set deadlines for new debt** – If you do produce debt over the holidays, manage it wisely by setting a deadline in the New Year to pay it off.
- **Start saving earlier next year** – In January, open a Christmas Club Account with us. This will let you easily set aside money each pay period throughout the year so you'll be ready to shop more efficiently next season.

I hope these tips can help to limit the stress you feel over the expense of the holidays and enable you to enjoy a happy, healthy and safe season with your family and friends.

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

Sincerely,
Brian Akin
President/CEO



A HOLIDAY LOAN FIT FOR SANTA!

Our holiday loans* are so competitive, even Santa likes to borrow from us! We know the holiday season can be expensive. That's why we've created this special holiday loan to help you worry less about the money, and enjoy more of the holiday season. If you apply for a loan **between now and December 31, 2017** you can enjoy:

- Loan amounts up to \$1000
- Rates as low as 8.00% APR**
- First monthly payment of just \$100 would be due 1/31/18

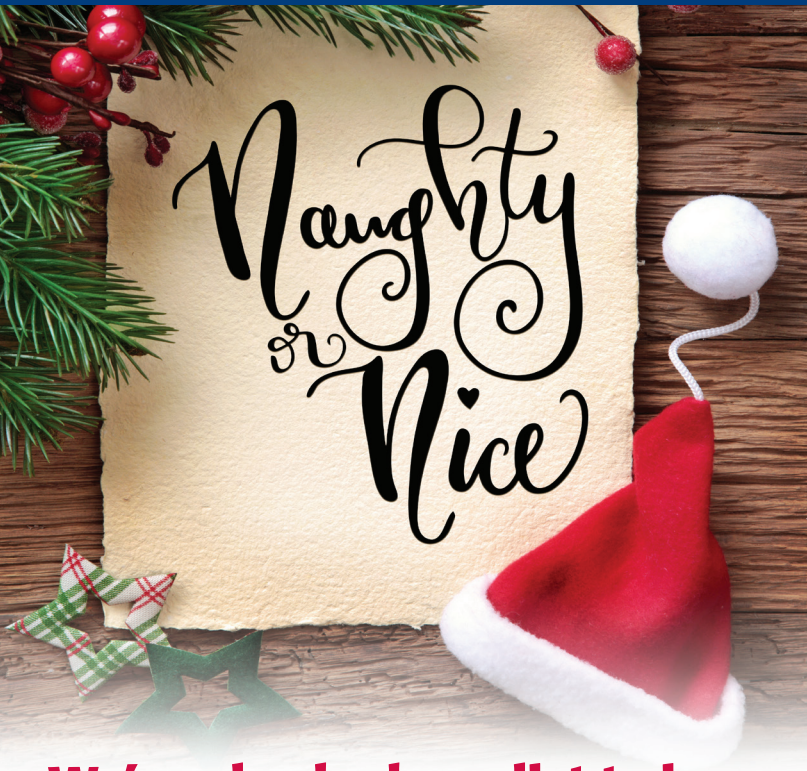
Even Santa needs a little help to get through the holidays. Get your help today by visiting www.ngcu.org to apply for your holiday loan.

*All loans subject to credit approval. All holiday loan applicants will not qualify for this promotion. All applications received will be reviewed on an individual basis. If you do not meet the qualifications required for this promotion, we may offer you credit on other terms.
**Annual Percentage Rate.



Something awesome is in the works at ngcu.org!

Soon, we will roll out our new, responsive website which will feature easier navigation and enhanced compatibility for users across all devices. From the largest desktop or laptop screen, down to the smallest smartphone, the new and improved website will adapt to fit the screen you're viewing so you have the best experience possible. Stay tuned!



We've checked our list twice and our members are all nice! Holiday Skip-a-Pay

We know the holiday season can take a real toll on the wallet. And because you have all been so good this year, we're offering you the chance to skip your loan payment(s)* during this holiday season. You can skip your payment(s) on any or all loans (excluding real estate loans) during the month(s) of November, December or January!

Here's how it works:

- A small processing fee of \$25 will enable you to participate in this program and may be applied to all qualified loans that are listed under the same name and account number. For your convenience, we will deduct this fee from your account.
- The interest on your loan will continue to accrue throughout the month that you skip your payment.
- If your loan payments are paid through payroll deduction, the amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.
- Just visit **www.ngcu.org** and complete the skip-a-payment form or stop by one of our three locations.

**The fee of \$25 will be deducted automatically from your account and must be received before the processing of your request. Interest will continue to accrue on your loan during the month that you skip the payment. If you use payroll deduction, your loan payment will be posted to your savings or checking account during the month that you skip your payment as payroll deductions are received from your employer. Exceptions: unemployment or out of work without pay. To qualify for this program all North Georgia Credit Union accounts must be in good standing. All real estate loans and delinquent loans are excluded. Please allow a minimum of two weeks for the processing of your request.*

12 tips to help you shop online safely and securely

When shopping online during this season and beyond, make sure you remember some of these tips to avoid falling victim to scammers!

1. Research all online retailers to ensure they are legitimate and reputable.
2. Use a credit card as it offers more protection against fraud, guarantees and non-deliveries than other methods.
3. Double check all details of your purchase before you confirm payment and save your order confirmation emails.
4. Never reply to unsolicited emails from companies you don't recognize and only enter the online information necessary to make the purchase when shopping.
5. Always make sure the site you are on is security enabled with a web address that begins with https://.
6. Some websites will redirect you to a third-party payment service – take care to ensure those sites are secure before you make your payment.
7. Never pay for goods when using an unsecured Wi-Fi connection and adjust any security settings on your device to limit accessibility to your phone.
8. Never transfer money directly into an individual's bank account. Instead use a secure payment site such as PayPal, where money is transferred between two electronic accounts.
9. Check the privacy policy and return policy of all sellers to understand what happens if products do not arrive or are incorrect.
10. Check credit card and bank statements carefully after shopping to ensure the correct amount has been debited, and also that no fraud has taken place as a result of the transaction.
11. Run the most current version of software and apps to keep all your web-connected devices free from malware and infections.
12. Use a different password for every account and make sure it is strong (typically a 12-character password that includes numbers, letters and at least one other mark). Turn on two-step authentication where possible for added security.



Put next year's holiday shopping in the bag with a Christmas Club Account!

A Christmas Club account keeps your funds separate from your other savings, enabling you to save easily all year long via payroll deduction. Open an account today and you'll have all the funds you need next year to get your shopping out of the way and in the bag!

Give us a call or visit www.ngcu.org to learn more.

For those members who have a Christmas Club Account in effect this year, we will transfer your funds to your regular share savings account on Monday, November 6.

Happy shopping!



Why Credit Unions Are Worth Celebrating

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

"The credit union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American credit union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 "Dreams Thrive Here," harkens back to Bergengren's sentiment, and it's meant to serve as a reminder of how effective credit unions like North Georgia Credit Union are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

CREDIT UNIONS



Through the first half of 2016, according to data collected by the Credit Union National Association, credit union members saved \$9.3 billion over what they would have paid at banks: \$1.9 billion through higher yields on savings, \$1.2 billion on lower fees, and \$6.2 billion on lower loan rates.

So join us at any of our branches October 19th to celebrate ICU Day. You can receive a FREE GIFT (just for being a member) AND register to win a cash prize. PLUS, we will waive all membership fees for any new accounts opened October 16 – 19.

Maybe we'll even sing* this song written for ICU Day in 1955 and published in *The Bridge*.

*Hail all hail to Credit Unions
They're life savers through and through
For the cash you lay away
To combat the rainy day
For the loans you need
To make your dreams come true*

*Don't worry—we won't. We actually want you to come!

NGCU in the Community

Congratulations to our 2017 NGCU Scholarship recipients!

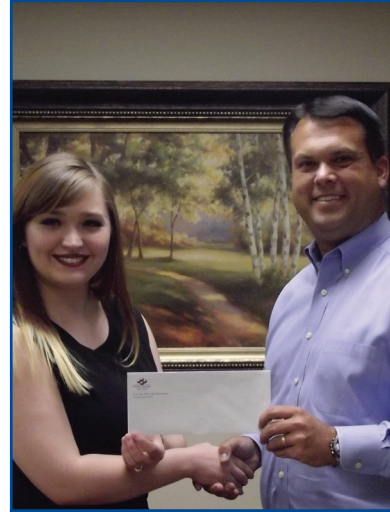
Conner Williams of Franklin County High School, Jesse Caswell of Hart County High School and Tabitha Williams of Stephens County High School all earned a \$1,000 scholarship from NGCU. Scholarship winners are anonymously scored and selected by the scholarship committee based on academic achievement, community involvement, written recommendations, and financial need. Please join us in congratulating these students on their hard work and academic accomplishments!



(L to R): Brandy Floyd, Hartwell Branch Manager with Jesse Caswell



(L to R): Conner Williams with Brittany Royston, Member Service Representative



(L to R): Tabitha Williams with Brian Akin, President/CEO

NGCU National Youth Savings Challenge a Success!

Congratulations to the winners of the NGCU Drawing for the National Youth Savings Challenge.



Toccoa Office Winner
Avery Barnes – Age 12



Lavonia Office Winner
Callie Walker – Age 9



Hartwell Office Winner
Kiya Gunnels – Age 4

Service Awards:

Congratulations to **Jessica Ware** and **Melissa Wallace** who recently received *5 year Service Awards!*



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



Holiday Closings

Columbus Day:	Monday, October 9
Veterans Day:	Friday, November 10
Thanksgiving:	Thursday - Friday November 23 & 24
Christmas Day:	Monday, December 25
New Year's Day:	Monday, January 1, 2018



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
Ephemia Smith,
Member Service Officer

Directors

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



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