

Member Link



FROM THE PRESIDENT

Thanks to all 251 members who attended the 82nd Annual Meeting of North Georgia Credit Union. We always enjoy the opportunity to meet with you in person to discuss the success of the credit union!

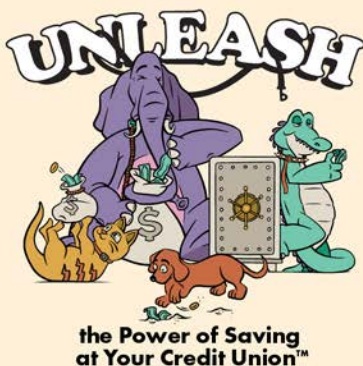
The meeting took place on Saturday, February 11th at 9:00 a.m. During the meeting, we were pleased to present a favorable report of our credit union's progress over the last year. We disbursed 74 cash prizes to members totaling \$2,000. Two Board members were elected by acclamation to serve new terms. Please join me in congratulating Harold Harbin and Juanita Worley.

I would also like to personally thank our Board of Directors who consistently give of their time and talents to serve our credit union. 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, CEO



April is National Credit Union Youth Month™ and to celebrate, we want to help teach your kids how to unleash the power of saving! By understanding how to responsibly budget and save money, our youth can build healthy financial habits that last a lifetime.

Our Savasaurus Club youth savings accounts are open to all young members age 0-12 years. Open your child's first savings account at the credit union this month and help them unleash their savings power!

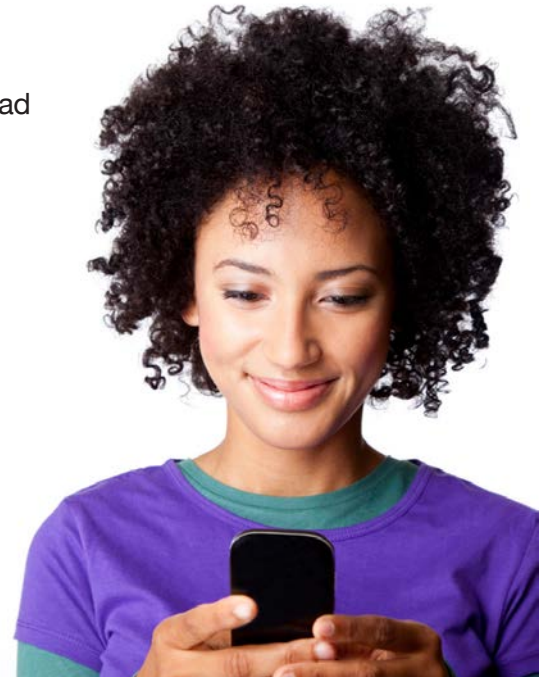
DON'T MISS A BEAT WITH YOUR FINANCIAL ACCOUNTS!

24/7 Mobile Banking Access

On the road, in the air, traveling here, traveling there...no matter where you are, you'll always have access to your accounts when you download our mobile app. Log into your digital banking and you can:

- Deposit Checks
- Review Transaction History
- Pay One-Time or Recurring Bills
- Transfer Funds – Between Accounts or Financial Institutions
- Create Account Alerts
- And Much More!

Make sure you don't miss a beat when it comes to your financial accounts. Download our app on Google Play or the App Store today!



SCAM ALERT! SPOOFING IS ON THE RISE.

Scam alert! Spoofing is when a caller falsifies the data transmitted to your caller ID display to disguise their identity. Scammers often spoof a number from a company or a government agency (even the credit union) so you believe the caller is someone you trust. If you answer, they use scam scripts to try to steal your account access data, and money.

This is a reminder that the credit union will never call, text, or email you for account access information or other sensitive data. If you receive such a request, do not ever provide this information!

Learn more about spoofing at <https://www.fcc.gov/spoofing#>

ATM SAFETY TIPS TO REMEMBER

1. Avoid ATMs in dark or remote places and examine the machine before using it. If anything appears strange, go somewhere else.
2. Stay alert and aware of your surroundings at all times. If you see people lurking around an ATM or if you sense someone crowding you as you use the ATM, find another location.
3. Keep car doors locked and all passenger windows closed when using a drive-up ATM.
4. Always keep your card and PIN in a safe place and do not give to anyone.
5. Minimize time spent at ATMs. Have your card ready and all transactions prepared before you approach an ATM. As soon as your transaction is complete, place your money and receipt in your purse or wallet and count the cash later in the safety of your car or home.
6. Always check your statements to be sure there are no unusual withdrawals.
7. Report all crimes to the credit union and law enforcement immediately.



REACH YOUR FINANCIAL GOALS WITH GREENPATH FINANCIAL WELLNESS!

Through our partnership*, you have access to GreenPath's financial experts and resources including financial counseling, debt repayment, credit report reviews, financial education and more.

Take advantage of this FREE service for members! Call 1-877-337-3399 or visit www.greenpathREF.com to get started today.



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

PUT YOUR TAX REFUND TO WORK FOR YOU!

Getting a refund this year? Before you spend it, consider these 8 ways to use that money more wisely.

1. **Start an emergency fund** – Aim to set aside 3-6 months' worth of living expenses.
2. **Further your career** – Invest in additional job training, tuition, a work-related conference, or membership in a professional organization that could enhance your future paychecks.
3. **Pay off debt** – Start paying those debts with the highest interest rates; eliminating these will save you the most money in the long run.
4. **Invest** – Invest your funds in an IRA, the stock market, real estate, or another account that can grow your money faster.
5. **Start (or add to) a college fund for your kids** – It's never too early to start a fund for your child's higher education expenses.
6. **Home ownership** – Buying a home? Use your refund to increase your down payment to avoid private mortgage insurance and reduce the amount of your mortgage. If you've already got a mortgage, make extra payments to reduce the principal.
7. **Make home improvements** – Make your home more functional while increasing its resale value.
8. **Buy life insurance** – A term life policy can provide protection for loved ones at a relatively low cost.



WHEN SHOULD YOU TAKE YOUR SOCIAL SECURITY BENEFITS?

Whether you're on the brink of retirement or just planning ahead, you may be wondering when you should take your Social Security benefits. There is no "best age" for everyone. Each individual should make an informed decision about when to apply for benefits based on their personal situation.

Individuals can start receiving Social Security retirement benefits as early as age 62, however, you are entitled to full benefits when you reach your full retirement age. And, if you delay taking your benefits from your full retirement age up to age 70 years, your benefit amount increases. On the flip side, if you start receiving benefits early, your benefits are reduced a small percent for each month before your full retirement age.

If you're weighing your options about when to take your Social Security, you'll want to make an informed decision. Take your time to consider some of the following factors before making your choice.

- Are you still working?
- Do you have additional sources of income?
- What is your life expectancy?
- Will you still have health insurance?
- Are you eligible for benefits on someone else's record?
- Will other family members qualify for benefits on your record?

An important thing to remember is the amount you receive when you first get your benefits sets the base for the amount you will receive for the rest of your life, so consider your options carefully and decide on what's best for you and your personal situation.

For more information on Social Security benefits, visit www.ssa.gov.

PREPARING YOUR HOME FOR THE SUMMER

Performing routine, seasonal maintenance on your home can help you avoid costly repairs later. Consider these ideas to prepare your home for the warmer months on the horizon.

- 1. Check your HVAC** – Ensuring your HVAC systems are working properly will keep your home cool while also extending the life of your equipment and preventing costly repairs. Maintenance includes replacing your air filters; cleaning debris from outside units; checking ductwork; and scheduling a professional checkup at least once a year.
- 2. Inspect your roof and gutters** – Making sure your roof and gutters are properly protecting your home from water damage is essential. Look for missing, curled, or cracked shingles, any signs of decay or mold, and any damage caused by animals or debris. Also take care to clean your gutters of any debris; inspect flashing and seals; and schedule an annual professional maintenance check.
- 3. Maintain your Plumbing** – Increased water use for things like your lawn and pool can strain your plumbing and higher temperatures can cause pipes to expand and potentially leak. Inspect exposed pipes for signs of leakage; check all drains and toilets for clogs; and schedule a professional inspection of your plumbing each year.
- 4. Prevent pests** - Pests can cause a variety of problems and damage to your home. Minimize the threat by keeping your home clean; sealing all entry points; removing any standing water; trimming bushes and shrubs away from home; and storing food properly.

By regularly maintaining your home's systems and structures, you can prevent expensive repair work and keep your home in top quality condition.



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.

Holiday Closings

Good Friday
Friday, April 7, 2023

Memorial Day
Monday, May 29, 2023

Juneteenth
Monday, June 19, 2023

Independence Day
Tuesday, July 4, 2023

Service Awards:

Jessica Herring – 5 Years

Kim Little – 10 Years



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

James Norris,
Chairman
Deborah Gibby,
Vice Chairman
Juanita Worley,
Secretary
Michael Herron,
Treasurer
Harold Harbin,
Audit & Supervisory Committee Chairman
Tommy Ayers
Tony Thomas

Audit & Supervisory Committee

Harold Harbin,
Chairman
Tommy Ayers
Tony Thomas
Mack Wayne
Keith Worley

