

# Member Link



## FROM THE PRESIDENT



Congrats to members of the graduating class of 2023! Before embarking on the next chapter in your life, make sure to heed this financial advice to avoid common missteps that can occur when out on your own.

1. **Set a budget** – Work with your parents to make a budget that outlines your income, expenses, and savings. Track your future expenses against your budget to ensure you stay on course and don't spend money you don't have.
2. **Understand your credit union accounts** – Stop by the credit union this summer to speak with a Member Service Representative (MSR) to fully understand your accounts, associated fees, your debit card, and how some of the services and conveniences on hand can help you stick to your budget.
3. **Be careful with credit** – If you open a credit card, make sure to pay off your balance each month. This will help you to build your credit score and avoid large debt loads that can linger for years.
4. **Save for the future** – Even though you're likely on a limited budget, it's important to stash any savings you can. If you start saving now, paying for those big milestone purchases to come (such as a car, career attire or even an emergency expense) will be much easier to handle and won't leave you with large amounts of debt.
5. **Get an app** – Download a reputable budgeting app to your mobile device to help better manage your financial accounts so the real time balance is always available to you.

And remember, as a member of NGCU, you can always receive assistance with financial counseling, debt management, housing, credit, student loans, and more through our partner, GreenPath Financial Wellness. Visit [www.ngcu.org](http://www.ngcu.org) for details!

Sincerely,  
Brian Akin, CEO

## NEW CLAYTON BRANCH COMING SOON!

The new Clayton branch opening is imminent. Stay tuned to social media and our website for the opening date in July!



## WE'VE GOT THE KEYS TO YOUR NEXT ADVENTURE!

Summer is in full swing, and we've got the keys to your outdoor fun. Whether you're taking to the water for a boating excursion or nestling in the woods to glamp for a while, we can help with an adventure loan\*!

### RV/Camper, Boat & Motorcycle Loans

Get the keys to your summertime adventure at the credit union. Visit [www.ngcu.org](http://www.ngcu.org) to apply for your RV, boat, or motorcycle loan today.

*\* All loans subject to credit approval. See credit union for full details.*



## TIPS TO PROTECT YOUR MOBILE DEVICE

For many, your mobile devices house some of your most personal data. Losing your device, whether to burglary or misplacement, could be catastrophic if you don't have the right safety measures in place. Consider these tips to secure your device, and your personal data!

- **Avoid public WI-FI** – It's easy to connect to public WI-FI when you're out and about, but doing so can leave your device vulnerable.
- **Stay abreast of common scams** – Scam artists try every method possible to lure victims into sending them money or giving them financial information. They even spoof phone numbers to make calls appear more legitimate. Research common scams to stay alert and always verify authenticity of calls by hanging up on the caller and then phoning the spoofed company yourself to see if they reached out or if the call was indeed a scam.
- **Watch out for suspicious texts** – You may receive texts noting your account(s) have been compromised and prompting you to click a link. NEVER click on any suspicious link in a text or email. Remember, the credit union, and other legitimate financial institutions and companies will not ask for your personal data via this method.
- **Protect kids' devices** – Protect your children by closely monitoring their activities on smartphones and tablets. Research apps that can help you limit kids' exposure and/or assess online activity.

# YOUR MONEY, 24/7

Traveling this summer? Remember, it's now easier than ever to access your credit union accounts when you're away from home. Take a look at the many options we offer to make managing your finances remotely a breeze.

- **Online Banking** – Get started at [www.ngcu.org](http://www.ngcu.org)
- **Mobile Banking w/Remote Deposit Capture** – Download our Mobiliti app in the App Store® or on GooglePlay™
- **Bill Pay** – Log into online or mobile banking to schedule or pay your bills
- **Zelle®** - Log into online or mobile banking and send money to friends, family members and others you trust

Visit [www.ngcu.org](http://www.ngcu.org) to learn more about accessing your funds whether you're across town or across the country!

## PROTECT YOUR HOUSE WHILE AWAY ON VACATION

If you're planning time away from home this summer, use these tips to keep your house and valuables safe!

- **Light timers** – Set timers for interior and exterior lights to deter burglars.
- **Power surges** – Disconnect your computer, TV, stereo and other electronics, or make sure they are plugged safely into a surge protector.
- **Social Media** – Do not broadcast you are away from home and alert burglars your house is empty.
- **Alarms** – If you have an automatic security system, call your rep to notify them you'll be away for an extended period of time on top of setting your alarm properly.
- **Set the HVAC** – Set a programmable thermostat to lower your heat or air conditioning usage.
- **Check doors and windows** - Double-check all entry points to your home are securely locked.
- **Don't hide spare keys** – Collect any hidden spare keys from around the exterior of your home - burglars know the popular hiding places such as beneath mats and in potted plants.

### Holiday Closings

**Independence Day**  
Tuesday, July 4, 2023

**Labor Day**  
Monday, September 4, 2023

### Service Awards:

Alisha Findley – 15 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](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 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  
Jessica Ware,  
Clayton 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

