

Member Link



FROM THE PRESIDENT



As we approach the end of 2023, there are some key money moves you can make to finish the year strong and set yourself up for financial success in the new year.

1. Review your budget and savings progress against your 2023 goals and set new goals for 2024 accordingly.
2. Check your progress on paying down debt and increase as you can. The less debt you carry into the New Year, the better!
3. Contribute anything you can to your 401k or IRA before December 31st.
4. Review your asset allocation and rebalance your portfolio as needed.
5. Review your beneficiaries and will to ensure information is accurate and up to date.
6. Complete your open enrollment and select your employer benefits for 2024.
7. Get a free copy of your credit report and review for accuracy. You can visit www.annualcreditreport.com to get started.
8. Review your credit card benefits and reward offers and shop new balance transfer offers to see if you can save money.
9. Review your insurance policies and get comparison quotes. If you can save, make the switch!
10. Review all subscriptions and monthly services and eliminate extraneous expenses.

Reviewing your finances now and making necessary adjustments is the best way to ensure you enter 2024 with a solid financial footing. And remember, you have FREE access to financial experts and resources through our partnership with GreenPath. Simply call 1-877-337-3399 or visit www.greenpathREF.com to get help with your financial goals.

Sincerely,
Brian Akin, President/CEO

CLAYTON BRANCH NOW OPEN!

The wait is over! Our newest branch in Clayton is now open and our team is ready to serve you. The branch hours will mimic those of the other branches but will not be open on Saturdays.

579 U.S. Highway 441 South | Clayton, GA 30525
706-212-0336 | Fax: 706-212-0335

Stop by to visit with us and be sure to share the news with your family and friends! Stay tuned to social media for details regarding our Grand Opening Celebration coming soon!



ENJOY MORE, STRESS LESS! APPLY FOR A HOLIDAY LOAN.

The holiday season can be incredibly stressful. Funds to cover all the gifts, decorations, food, and festivities can be hard to come by...until now. From October 1st through December 31st, NGCU is offering you the chance to enjoy more and stress less this season with a low-rate holiday loan*!

- **Loan amounts up to \$1000**
- **Rates as low as 8.00% APR****
- **First monthly payment of just \$100 would be due 1/31/24**

Apply today at www.ngcu.org!

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.*



TIS' THE SEASON FOR FREEZING YOUR LOAN PAYMENT! HOLIDAY SKIP-A-PAY IS BACK.

Is your wallet taking a toll this holiday season? Why not put a temporary freeze on your loan payment(s)? 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 a branch near you.



**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.*

WHAT ARE THE 5 FACTORS THAT IMPACT YOUR CREDIT SCORE?

1. **Payment History** – Accounting for 35% of your total credit score, this includes whether you've made past credit card or loan payments on time.
2. **Credit Utilization Ratio** – How much debt you are carrying relative to how much you can borrow accounts for 30% of your credit score.
3. **Length of Credit History** – How long you've had credit makes up 15% of your credit score.
4. **New credit** – The number of new credit accounts you apply for impacts 10% of your credit score.
5. **Credit Mix** – The various types of credit accounts you have opened make up 10% of your credit score.

Need to check your credit score?

Log into your online banking to enroll in Credit Sense, a FREE service that allows you to access your credit score, personalized credit report, credit monitoring, financial tips, and education.



SAVING PAYS OFF. IT'S TIME TO CASH IN ON YOUR CHRISTMAS CLUB!

You've saved all year long and now it is going to pay off. **Your Christmas Club funds will be released to your account and available effective November 6, 2023.**

Don't have a Christmas Club account? Get a jump on next year's shopping season by opening one today. You'll contribute a little each month, all year long in 2024 and then you'll be able to access the accumulated savings this time next year. Give us a call or visit www.ngcu.org to get started.

BUSY SEASON CALLS FOR EASY BANKING

This busy holiday season calls for easy banking. Access your credit union accounts 24/7 from your mobile device, tablet or PC. To enroll in online banking, visit www.ngcu.org or download our mobile app from the Apple App store® or Google Play™.

You'll be able to:

- View account transaction history
- Schedule one-time or recurring bills
- Transfer Funds – Between Accounts or Financial Institutions
- Deposit checks with a snap and a tap
- Create Account Alerts and Much More!



5 HOLIDAY RELATED SCAMS TO WATCH OUT FOR

Tis' the season for shopping and therefore, financial scams too. Review these top holiday scams to keep your funds and identity safe!

- 1. Fake Websites** – These websites usually impersonate a legitimate website to encourage you to enter your personal data or financial details. To spot a fake, look for typos and grammatical errors, generic email addresses, and unsecure payment methods.
- 2. Online Shopping Fraud** – This occurs when a person pretends to be a legitimate online retailer and attempts to collect payment for merchandise they never deliver. Only shop from legitimate retailers you trust and make sure the site URL and payment methods are secure.
- 3. Delivery Scams** – You may get communication indicating your package has been delivered, but it is nowhere to be found. If you're expecting a package, make sure you know who the sender is, and the tracking information is legitimate.
- 4. Financial Institution Scams** – Scammers may pose as a representative from your financial institution. If you receive an unsolicited email or text message, contact your financial institution directly using a legitimate phone number or URL.
- 5. Travel Scams** – Someone may list a vacation rental online. Once you've sent them money for the rental, they disappear, and you're left without a place to stay. Only book with legitimate, reputable travel companies.



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

Clayton
579 U.S. Highway 441 South
Clayton, GA 30525
706-212-0336
Fax: 706-212-0335
Closed on Saturday

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



Thursday, October 19, 2023

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. This year, we mark this celebration's historic 75th anniversary. This milestone offers us the unique opportunity to acknowledge the tireless effort of credit union employees while celebrating you, our members, the world over.

We invite you to stop by NGCU on October 19th to help us celebrate ICU Day with refreshments and a free gift from the credit union. You can also register to win a cash prize! PLUS, we will waive the \$5 membership fee for any new member who joins NGCU on October 16 – October 20 so tell your family and friends!

Holiday Closings

Columbus Day
Monday, October 9, 2023

Veterans' Day
Saturday, November 11, 2023

Thanksgiving
Thursday – Friday, November 23-24, 2023

Christmas
Monday, December 25, 2023

New Year's Day
Monday, January 1, 2024

Service Awards:
Crissy Sessoms – 20 Years