

# Member Link



## FROM THE PRESIDENT



If you're like most, one of your New Year's resolutions is to somehow better your financial situation. Whether you're aiming to spend less, save more, or reduce your debt, following these 6 money moves can set you up for success!

1. **Set money goals** – Whether you need to pay down debt, increase your retirement savings, or save for a luxury vacation, you should set both short and long-term goals for your money in 2024.
2. **Prepare for tax time** – April 15th will be here before you know it. Start collecting and reviewing your tax documents and prepare your return early – whether by yourself or with a tax professional.
3. **Boost your emergency fund** – Financial experts recommend setting aside 3-6 months' worth of expenses in an emergency fund...just in case.
4. **Increase your retirement savings** – Don't underestimate the importance of saving for the future. No matter the amount, start saving for retirement now.
5. **Check your credit score** – Sign up for Credit Sense to review your credit score for free. You'll not only be able to see your current score, but you can also ensure the information on your report is accurate.
6. **Create a budget** – Consider your income and all expenses as you prepare your budget. The more detail you include, the more you'll understand where your money is going.

And don't forget, you also have FREE access to financial experts and resources through our partnership with GreenPath. Simply call 1-877-337-3399 or visit [www.greenpathREF.com](http://www.greenpathREF.com) if you'd like assistance with your specific financial goals.

Sincerely,  
Brian Akin, President/CEO

# YOU'RE INVITED

to attend NGCU's  
2024 Annual Meeting



North Georgia  
CREDIT UNION

Please mark your calendar and plan to join us for breakfast and a business meeting where you'll hear of all the accomplishments NGCU has enjoyed and what's coming in 2024.

**Saturday, February 10**  
**Ritz Theatre in Toccoa**  
**Breakfast – 8:30 a.m.**  
**Meeting – 9:00 a.m.**

Visit [www.ngcu.org](http://www.ngcu.org) for full details and to register to attend. Please note that preregistration is required as well as a ticket for admittance. The deadline to register is Wednesday, February 7, at 12 p.m.

Please note ALL branches will be CLOSED for the ANNUAL MEETING on Saturday, February 10th!

## TAP INTO BETTER BANKING!

You need banking convenience that accommodates your busy lifestyle. By downloading our mobile banking app, you'll have it with a few quick taps! Whether at the baseball fields with your kids, shopping the grocery store, or on your lunch break, you can quickly and easily:

- Check your balance
- Review your transaction history
- Pay your recurring or one-time bills
- Transfer funds between accounts or financial institutions

Tap into better banking by downloading our mobile app today.



## WE'RE ACCEPTING SCHOLARSHIP APPLICATIONS!

Are you or a family member graduating high school this spring? Don't forget the NGCU Scholarship program!

North Georgia Credit Union (NGCU) offers a \$1,000 scholarship to a member of NGCU, or the child of a NGCU member. The scholarship committee awards a high school senior based on need, grades, SAT/ACT scores, community and school projects and written recommendations. The scholarship committee reviews the applications after the deadline in March of each year. The scholarships are awarded to one student from each of the following schools: Stephens County High School, Franklin County High School, Hart County High School, and Rabun County High School.

Applications will be available at [www.ngcu.org](http://www.ngcu.org) during the latter part of January, so stay tuned!



## VERIFICATION OF ACCOUNTS



### AUDIT

The Audit/Supervisory Committee of North Georgia Credit Union is conducting a verification of members' accounts. Please follow instructions as indicated on your statement/verification as of December 31, 2023. If you do not receive a statement/verification or have questions concerning the amounts or transactions on your statement/verification, please direct your written inquiries to:

Wayne Davis  
Attention: Audit Department-WD-NGCU  
224 Pickett's Lake Drive  
Acworth, GA 30101

Unless you report any differences within 30 days, the balances shown will be considered correct.

## HAVE A FRAUD-FREE NEW YEAR!

Fraudsters continue to find new ways to lure consumers into handing over their personal data and/or financial information with each new year. The best way to prevent falling victim is to remain abreast of the latest scams. Review these 6 common scam types and prevention techniques to keep your data safe and enjoy a fraud-free new year!

- 1. Email Scams** – Scammers can make emails look like they are from a legitimate business, government agency, or reputable organization (even the credit union). NEVER click on links or open attachments in unsolicited emails.
- 2. Phone Scams** – Scammers use AI to recreate voices of your loved ones and call you to indicate that a loved one is in trouble and needs money. Never trust a call of this sort. Experts recommend families adopt a “code word” system to use in such situations. Always verify the loved one is okay by calling them directly and verifying their whereabouts. If there is an issue, report it to law enforcement. Report any suspicious calls to the FTC.

- 3. Money Transfer Scams** – If you haven’t met a person face-to-face, don’t send them money. This is especially true if the person asks you to transfer funds using a pre-paid debit card or CashApp. Money sent to strangers in this way is untraceable, and once it is sent, there’s no getting it back.
- 4. Online Payment & Purchase Scams** – Don’t shop retailers’ sites you aren’t familiar with. Research the retailer you’re shopping and ensure the site is secure before entering payment information.
- 5. Personal Data Scams** – Never share financial information, birthdate, address, Social Security/ Insurance number, or Medicare number with an unsolicited caller or emailer.
- 6. Social Media Scams** – Use privacy settings on social media and only connect with people you know. Be careful about including personal information in your profile, and never reveal your address and other sensitive information.

## TIPS TO GETTING A BIGGER TAX REFUND

The deadline for filing federal income tax for 2023 is April 15th, and the IRS typically starts accepting returns in mid to late January. If you’re looking to get a bigger refund, consider these tips:

- **Check Your Filing Status** – The IRS has status options: single, married filing jointly, married filing separately, head of household, and qualifying widow(er) with dependent child. Each status has its tax brackets and understanding how the brackets work and which of your income falls into can help you decide what’s best for you.
- **Itemizing or Taking a Standard Deduction** – The standard deduct a specific dollar amount that reduces the amount of income you’re lowering your taxes. This is typically the best deal for most taxpayer however it may be worth examining whether an itemized deduction (deducting individually for charitable contributions or medical expenses) could save you more.
- **Maximize Retirement Contribution** – Saving for retirement should be a goal and money placed in a 401(k) or IRA this year can lower your adjusted gross income benefiting your tax situation.
- **Apply All Available Credits** – Look for tax credits that aren’t as commonly known such as residential energy property credit, earned income tax credit, and the lifetime learning credit.
- **Ask a Professional** – Preparing a tax return can be complicated and sometimes, working with a tax professional can help you access more benefits you may not be aware of and/or understand completely.



Remember, the earlier you file, the faster you can get your refund check. Plus, you can beat the identity thieves who are looking to steal funds during tax time. It’s best to get your documentation in order and file as soon as you can!



# KNOW WHERE YOUR MONEY IS GOING

## with VISA® Purchase Alerts

Did you know you can keep tabs on your account anytime, anywhere? VISA® Purchase Alerts, powered by VISA®, helps you monitor your spending and detect fraudulent debit card activity. Plus, the service is **FREE**.

With VISA® Purchase Alerts, you can:

- Receive a text message or email notification shortly after your VISA® debit card has been used so you can ensure all transactions are yours alone
- Customize your VISA® debit card transaction alerts for purchases over a certain amount, for purchases made online, over the phone or through the mail, and for purchases made outside the U.S.
- Receive transaction specifics within each alert, including the purchase amount, merchant name and location, and last 4 digits of the VISA® debit card that was used.
- Gain confidence as you take control of your account with transaction alerts delivered via text, email or both!

Make sure you always know where your money is going by signing up for VISA® Purchase Alerts at <https://vi.sa/3mr1swG>.

## NGCU WINS EXCELLENCE IN BUSINESS AWARD FROM TOCCOA-STEPHENS COUNTY CHAMBER OF COMMERCE



NGCU Accepts Excellence in Business Award

## NGCU EARNS TOCCOA RECORD READERS' CHOICE AWARDS

Thank you, Toccoa Record readers, for voting us "Best Credit Union," and congratulations to our own Katelynn Freeman for being voted as "Best Teller!" We appreciate you.



North Georgia Credit Union Voted "Best Credit Union"



Katelynn Freeman voted "Best Teller"

## Holiday Closings

**New Year's Day**  
Monday, January 1, 2024

**Martin Luther King, Jr. Day**  
Monday, January 15, 2024

**Annual Meeting**  
Saturday, February 10, 2024  
All offices closed

**President's Day**  
Monday, February 19, 2024

## Service Awards:

Brian Akin – 25 Years



**North Georgia**  
CREDIT UNION

### 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 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 Ayres  
Tony Thomas

### Audit & Supervisory Committee

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

