

Member Link



FROM THE PRESIDENT

Summer is in full swing which means some of your bills may be on the rise. Here are 6 summer savings tips to help provide financial relief in the warm months!

- 1. Plan your summer groceries** – It's easy to go through the groceries quickly with the kids at home. Consider creating (and sticking to) a grocery and meal planning list for the week to manage your inventory and spending.
- 2. Improve your energy bill** – Keep your curtains and blinds closed during the day, open your windows to cool your house in the evenings, change your air filters often, and utilize portable fans where possible.
- 3. Put the gym on pause** – During the summer months, it's easy to find new ways to workout in the great outdoors. Consider suspending your gym membership (and other memberships/subscriptions you may not need) for a few months to save.
- 4. Wash your clothes in cold** – Heating water uses a great deal of energy, but cold water still cleans your clothes and doesn't strain your fabrics as much as warm water.
- 5. Put it on the grill** – Cooking inside increases your indoor temperature. Reduce the unnecessary heat by cooking outdoors!
- 6. Enjoy a staycation** – Vacations are fun, but very expensive. Consider a staycation filled with local, low-cost entertainment options to save money.

Sincerely,
Brian Akin, CEO

SUN'S OUT, FUNDS OUT!

Summer is in full swing, and the sun is out. Time to get the funds out! If you're shopping for a new or used car this season, look to us for your low-rate auto loan*!

Rates as low as **6.75%** APR**

Now that the sun's out, let us get your funds out. Apply for your auto loan at www.ngcu.org.

*All loans subject to credit approval.

**Annual percentage rate. See credit union for full details.



LOANS FOR HOWEVER YOU LIKE TO ROLL!

You let us know how you like to roll, and we'll help fund your summer fun! Whether you want to hit the open road in a camper or motorcycle, or hit the waves in your new boat, we can finance your RV, boat, or motorcycle loan*.

Rates as low as 7.90% APR**

Choose the way you want to roll and apply for your RV, boat, or motorcycle loan today at www.ngcu.org.

*All loans subject to credit approval.

**Annual percentage rate. See credit union for full details.



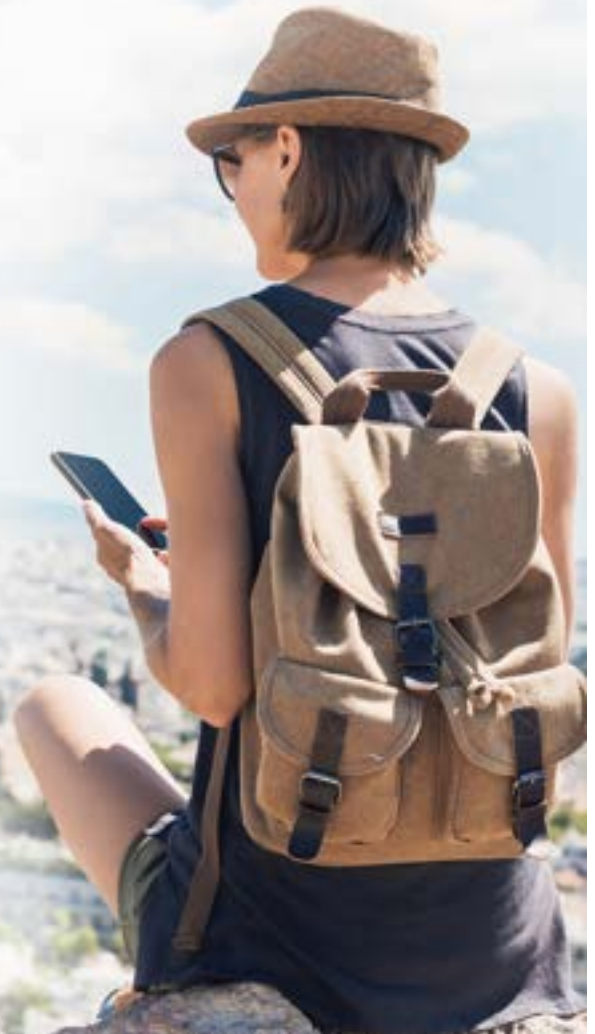
STAY IN TOUCH WHILE TRAVELING THIS SUMMER

No matter how far you roam while vacationing this summer, you can keep in touch with your money. Get to know the many remote account access options you have at NGCU.

Easily manage your finances from afar!

- **Mobile Banking** – Download the app from the Google Play or Apple App store
- **Online Banking & Bill Pay** – Sign up at www.ngcu.org
- **VISA® Debit Card** – Pay on the go with our easy and convenient debit card
- **ATM Access** – Access 6 convenient NGCU ATMs

Make sure to keep in touch during your summer travels by exploring our many flexible banking and payment options at www.ngcu.org.



TRAVELING THIS SUMMER?

DO THESE 7 THINGS BEFORE YOU LEAVE!



Whether you're headed away for a few days or a few weeks this summer, do these 7 things before you leave. This list can help protect your home and valuables while you're gone and ensure peace of mind during your travels.

- 1. Notify NGCU and/or your credit card company** – You'll want to make sure your debit and credit cards work during your travels and you have enough available funds or credit to cover your expenditures.
- 2. Contact your cellular provider** – If you're traveling abroad, your cell service provider can help you set up the least expensive plan for making calls, sending texts, and/or accessing the Internet from your device.
- 3. Pay your bills** – If you have bills with due dates during your travel, make sure to pay early or schedule those payments accordingly via online banking.
- 4. Clean out your wallet** – Clean out your wallet of any items you won't need during travel. This could include loyalty cards, gift cards, extra credit cards, etc. The less you carry, the less to worry about should your wallet become misplaced.
- 5. Manage your mail** – Place a hold on your mail delivery or ask a neighbor to collect your mail while you're gone to eliminate the chance of it getting stolen.
- 6. Secure your home** – Before you leave home, make sure to lock all entry points, set your alarms and light timers, set your HVAC to lower your usage, and disconnect any electronics not plugged into a surge protector.
- 7. Unplug from social media** – Do not broadcast on social media that you are away from home as this can alert burglars your house is empty.

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.*



SIGN UP FOR VISA® PURCHASE ALERTS!

Have you signed up for VISA® Purchase alerts? Get alerted each time a purchase is made so you can verify transactions spot any suspicious activity quickly!

Get started: <http://tinyurl.com/fn5wbdbv>



Holiday Closings

Independence Day
Thursday, July 4, 2024

Labor Day
Monday, September 2, 2024

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.



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 Ayers
Tony Thomas

Audit & Supervisory Committee

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