



North Georgia
CREDIT UNION

20 February, 2025



IMPORTANT UPDATE ON DEBIT CARD TRANSACTION ISSUES

We want to address the debit card transaction issues caused by our card processor, FIS. We understand that this situation has been confusing and frustrating, and we share your frustration. Our goal is to provide you with transparency, support, and solutions.

WHAT HAS CHANGED?

At the beginning of this issue, FIS assured financial institutions that they would not reverse the temporary credits they issued to members during their system outage. Based on that, we communicated that these credits could be considered a gift. Now, despite their initial promise, FIS has gone back on their word and is reversing those credits. Many members have already spent the funds, and now that FIS is taking them back, they are finding themselves in difficult situations.

Adding to the frustration, FIS is also now processing transactions from purchases that never initially cleared between January 17-24th due to their system outage. This means some members are seeing additional debits in their accounts for transactions they made weeks ago—making this issue even more confusing and disruptive.

UNDERSTANDING THE IMPACT

The bottom line is this: If FIS had never issued these temporary credits in the first place, your account balance would be the same as it should be, reflecting your actual purchases. The only difference is that FIS gave members what seemed like “free money” and is now taking it back.

Think of it like this: Imagine receiving a birthday gift, only for the person who gave it to you to return weeks later and take it away. It’s frustrating and unfair, but ultimately, it wasn’t something you originally had. That’s exactly what has happened here. Other than the temporary credits, all transactions in your account are normal and reflect purchases you made.

Additionally, with delayed transactions now being processed, some members may see multiple charges hitting their accounts at once, which can be alarming. We understand how frustrating and overwhelming this can be, and we want to assure you that we are here to help you navigate the situation.

WE ARE HERE TO HELP

If your account balance appears lower than expected or has gone negative, please contact us. We are here to:

- Review your account history and help you understand how the transactions were processed.
- Explain any confusion regarding debits and credits from the outage period.
- Work with you to explore possible solutions if you are facing challenges.
- Investigate any unauthorized transactions and take action if fraud is detected.

OUR COMMITMENT TO YOU

We know this situation is upsetting, because we’re upset too. This is not a North Georgia Credit Union issue, yet we are the ones facing the blame. While financial loss is one thing, the damage to our reputation is another. We can recover financially, but once trust is lost, it is much harder to restore. Our staff works tirelessly every day to serve our members, and it is incredibly disappointing to see our institution unfairly blamed for something entirely out of our control.

We also know how confusing this can be, especially now that FIS is processing delayed transactions from January 17-24th. That’s why we are committed to working with each member individually to review their account, explain the activity, and answer any questions.

We deeply regret the confusion and frustration this has caused. We pride ourselves on serving our members with honesty and integrity, and we are disappointed that FIS’s actions have put us in this position. While we cannot undo what FIS has done, we can promise to continue fighting for transparency, accountability, and fairness on your behalf.

If you have concerns about your account, please reach out to us, and we will do everything in our power to assist you.

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