

# Member Link



## FROM THE PRESIDENT

Thanks to all 263 members who attended the 83rd Annual Meeting of North Georgia Credit Union. We always enjoy the opportunity to meet with you in person to discuss the success of the credit union!

The meeting took place on Saturday, February 10th at 9:00 a.m. During the meeting, we were pleased to present a favorable report of our credit union's progress over the last year. We disbursed 74 cash prizes to members totaling \$2,000. Three Board members were elected by acclamation to serve new terms. Please join me in congratulating Tommy Ayers, Michael Herron, and James Norris.

I would also like to personally thank our Board of Directors who consistently give of their time and talents to serve our credit union. We have always strived to provide you with exceptional service and want to go above and beyond expectations in the coming years.

As a growing organization, we encourage your continued feedback. Please let us know how we are doing or what products we can develop to meet your financial needs.

As always, thank you for being a member and allowing us to serve you.

Sincerely,  
Brian Akin, CEO

## NGCU HOSTS GROUNDBREAKING CEREMONY FOR NEW MAIN OFFICE & BRANCH

The credit union held its groundbreaking ceremony for a new corporate office and branch on January 18, 2024, at 2:00 p.m. The ceremony was attended by officials from NGCU, J. Davis Construction, and LS3P Architects. The new 11,000 square foot, two-story building will be located at 695 Big A Road in Toccoa. The first floor will feature a full-service branch with an atrium lobby, three-lane drive-thru with ATM, and night depository. The second floor will hold executive and corporate staff offices and a conference room.

President/CEO Brian Akin emphasized the strategic importance of the new facility, stating, "This groundbreaking is a significant step towards charting the course for continued growth and success as we plan for NGCU's future." The

credit union has experienced remarkable growth in assets and membership, now serving nearly 12,000 members. As of December 31, 2023, NGCU achieved a milestone by surpassing the \$100 million threshold in total assets for the first time.



## KICKSTART YOUR SPRING CLEANING WITH US!

By enrolling in estatements, you can eliminate your paper filing system and create a cleaner, more organized space at home. Simply log into your account, download your financial statements to your computer and then retrieve for review whenever needed.

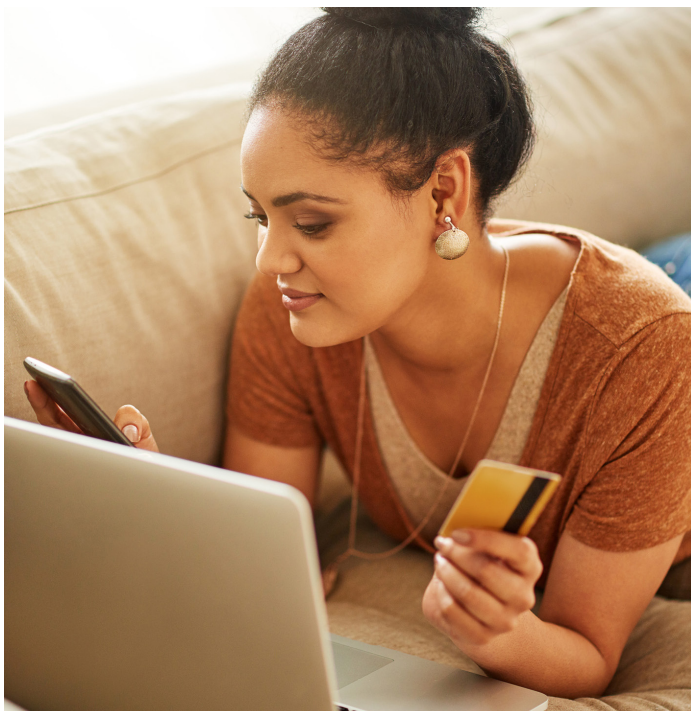
Easy, hassle-free, and tidy!

To get started, simply log into online banking at [www.ngcu.org](http://www.ngcu.org) and elect to receive your financial statements electronically.



## EXPERIENCE THE FUTURE OF ONLINE BANKING WITH NGCU!

You can now download a file containing your transaction history from our online banking site into Quicken or Quickbooks. With this new feature, you'll save precious time by streamlining your financial management. Say goodbye to manual data entry, and hello to efficiency!



## NEED EASY BANKING? YOU GOT IT!



Whether across town or across the nation, you'll always have access to your accounts online or on the app. Log into your digital banking and you can:

- Deposit Checks (app only)
- Review Transaction History
- Pay One-Time or Recurring Bills
- Transfer Funds – Between Accounts or Financial Institutions
- Access Estatements (online banking only)
- Create Account Alerts

Don't make managing your finances harder than it needs to be. Sign up for online banking at [www.ngcu.org](http://www.ngcu.org) or download our app from the Apple App Store® or Google Play™.

## WARNING SIGNS OF ELDER FINANCIAL ABUSE

Elder financial abuse is a growing threat in which scammers steal personal data and money from the elderly. Remaining aware of these warning signs can help you protect your aging loved ones from falling victim.

### Warning Signs:

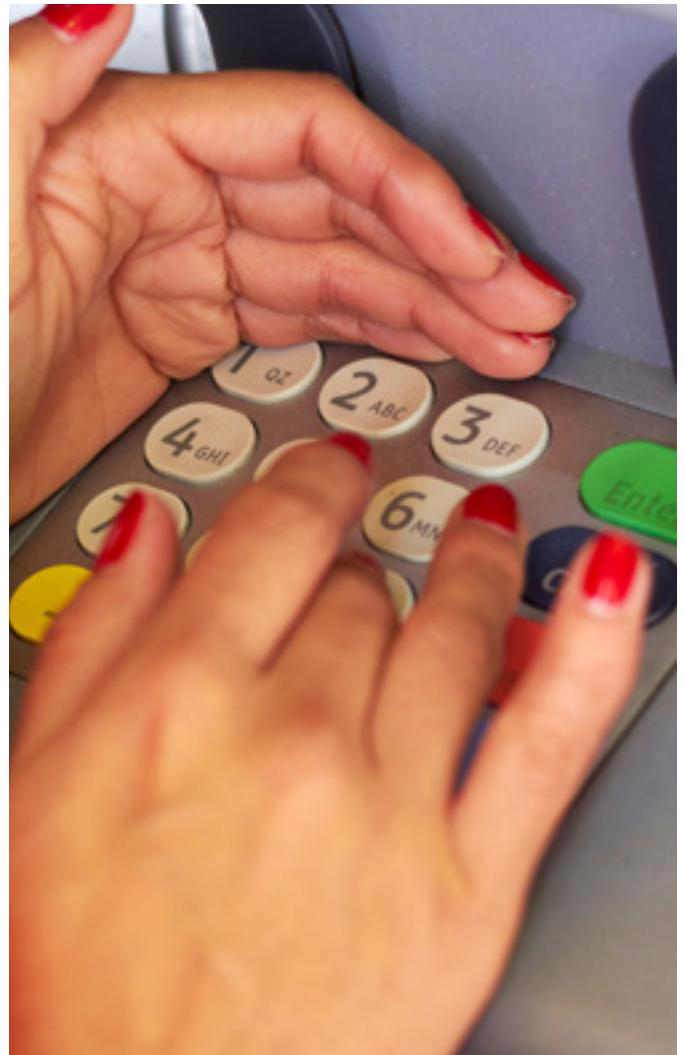
- Unusual activity in bank account, including large, frequent, or unexplained withdrawals.
- ATM withdrawals by an older person who has never used a debit or ATM card.
- Upgrade from a basic account to one that offers more complicated services the customer does not fully understand or need.
- Withdrawals from bank accounts or transfers between accounts the customer cannot explain.
- New “close friends” accompanying an older person to the bank.

- Sudden insufficient funds activity or unpaid bills.
- Closure of CDs or accounts without regard to penalties, uncharacteristically attempting to wire large sums, suspicious signatures on checks, or checks written as “loans” or “gifts.”
- Rerouting of financial statements away from the customer’s address.
- New powers of attorney the older person does not understand.
- A caretaker, relative, or friend who suddenly begins conducting financial transactions on behalf of an older person without proper documentation.
- Altered wills and trusts or loss of property.

If you suspect elder financial abuse of a loved one, report it to the elderly person’s financial institution, the local authorities, and the Adult Protective Services in your town as soon as possible.

## ATM SAFETY TIPS TO REMEMBER

1. Avoid ATMs in dark or remote places and examine the machine before using it. If anything appears strange, go somewhere else.
2. Stay alert and aware of your surroundings at all times. If you see people lurking around an ATM or if you sense someone crowding you as you use the ATM, find another location.
3. Keep car doors locked and all passenger windows closed when using a drive-up ATM.
4. Always keep your card and PIN in a safe place and do not give to anyone.
5. Minimize time spent at ATMs. Have your card ready and all transactions prepared before you approach an ATM. As soon as your transaction is complete, place your money and receipt in your purse or wallet and count the cash later in the safety of your car or home.
6. Always check your statements to be sure there are no unusual withdrawals.
7. Report all crimes to the credit union and law enforcement immediately.



STAY UP TO DATE AND SECURE WITH YOUR FREE CREDIT SCORE!

# GET MORE THAN A SCORE



Credit Sense offers members access to their credit score, full credit report, credit monitoring and money saving opportunities; all at no-cost to you and through our convenient online and mobile banking.


You can sign up for Credit Sense through our online banking anytime at [www.ngcu.org](http://www.ngcu.org)!

## SURPASS YOUR 2024 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](http://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/fn5wdbdv>



### Holiday Closings

**Memorial Day**  
Monday, May 27, 2024

**Juneteenth**  
Wednesday, June 19, 2024

**Independence Day**  
Thursday, July 4, 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](http://www.ngcu.org).



**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 Ayers  
Tony Thomas

#### Audit & Supervisory Committee

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

