



**North Georgia**  
CREDIT UNION

5 February, 2025

## UNDERSTANDING RECENT DEBIT CARD TRANSACTION DELAYS

*North Georgia Credit Union members may have noticed delayed activity in their accounts recently. We want to provide clarity on what has happened and how it may affect you.*

### WHAT HAPPENED?

Our debit card processor, FIS, experienced a power outage on January 15, 2025, due to a local area power loss and hardware failure. As a result, transactions made during the outage were left in a pending status and did not immediately process. Now that the pending transactions are being processed, those funds are being deducted as they normally would have been at the time of purchase.

During the downtime, FIS credited back many transactions to member accounts, temporarily increasing balances. For members who received a credit for a transaction, that purchase was essentially given to them at no cost. FIS has stated that these credits will not be reversed, meaning those funds will remain in your account. While some members have expressed frustration, it's important to recognize that if you were credited for a transaction, you ultimately received a purchase for free rather than having money unfairly taken from you. This was a decision by FIS and they are bearing this cost.

### WHY THIS MATTERS

We understand that many members rely on online banking and statements to track their account balances, rather than keeping a written register. When transactions process later than expected, it can create confusion, as the available balance may appear lower than anticipated. This situation is similar to writing a check and having it cashed weeks later—it was a legitimate charge, but if not properly tracked, it can feel unexpected.



### THE IMPORTANCE OF KEEPING A TRANSACTION REGISTER

One of the best ways to avoid surprises, overdrafts, or confusion about your balance is to maintain a personal transaction register. Online banking is a great tool, but it does not replace tracking your spending manually. A register allows you to:

- Know your real balance before pending transactions clear.
- Avoid overdrafts by keeping track of purchases, bill payments, and holds placed by merchants like gas stations.
- Stay in control of your finances without relying solely on online banking, which may not reflect pending charges accurately at all times.

Keeping a register can be as simple as using a notebook, a budgeting app, or even an old-fashioned checkbook ledger. Every time you make a purchase, write it down, subtracting it from your available balance. This habit can help prevent surprises when delayed transactions finally post.



# WHAT YOU CAN DO

## 1 Check Your Transactions

These are legitimate purchases that you made, but if you notice anything suspicious that you do not recognize, please report it to us immediately.

## 2 Maintain an Account Register

Keeping a personal record of your purchases can help you stay ahead of unexpected delays in processing and ensure your balance is always accurate.

## 3 Monitor Your Balance

If you relied on the credited amounts before transactions processed, you may see a temporary decrease in funds as pending transactions clear. We encourage you to review your account to ensure you are prepared for these changes.

## 4 Keep Your Receipts

If you don't keep a register, hang on to your receipts at least until a transaction clears so that you know what is outstanding.

### A WIDESPREAD ISSUE

This issue is not specific to North Georgia Credit Union—FIS processes transactions for many financial institutions, all of which have been affected. While this situation was beyond our control, we are actively working to ensure a smooth resolution for our members.

We appreciate your patience as these transactions finalize. If you have any concerns or need assistance reviewing your account, please reach out to us. Our team is here to help!

