

# Member Link



Spring 2025



## FROM THE PRESIDENT

Thanks to all 215 members who attended the 84th 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 8th 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 numerous cash prizes to members totaling \$2,000. Two Board members were elected by acclamation to serve new terms. Please join me in congratulating Deborah Gibby and Tony Thomas.

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

## YOUR ACCOUNT INFORMATION – SIMPLE, SECURE, & ACCESSIBLE! ESTATEMENTS

Keep your credit union account information at your fingertips by enrolling in eStatements. You'll have your financial statements archived in your online banking for easy retrieval, review, and download whenever you need it.

Ready to get started? Simply log into online banking at [www.ngcu.org](http://www.ngcu.org) and elect to receive your statements electronically today!



# MANAGING YOUR TAX RECORDS AFTER YOU HAVE FILED

Wondering what to do with the documents you used to prepare your return after you've filed? You'll want to hang on to anything that may have an impact on your federal tax return such as bills, credit card and other receipts; invoices; mileage logs; canceled, imaged or substitute checks; proof of payments; and any other records to support deductions or credits you claim on your return. You should keep these records for three years. Documents related to a home purchase, stock transaction, IRA, business, or rental properties should be kept longer.

You should also keep copies of your tax returns as part of your tax records. They can help you prepare future tax returns, and you will need them if you file an amended return. Copies of your returns and records can be helpful to your survivor or the executor, or administrator, of your estate. You may also need tax returns from previous years for loan applications or other uses.

Keeping consistent financial records, and copies of your tax documentation can not only help you streamline your tax preparation process each year but also keep information ready as you need it for years to come!



## 6 WAYS TO SAVE ON A TIGHT BUDGET



It may seem daunting to find ways to save money when you're on a tight budget, but it's possible with these tips!

- 1. Track expenses** – Keep track of all your expenses and divide between the essentials and non-essentials. A detailed view can help you reduce or eliminate the nonessentials as well as find ways to reduce the essentials such as cutting back on water and power usage, clipping coupons for groceries and negotiating with vendors such as insurance providers.
- 2. Set obtainable savings goals** – Create goals that account for your income, expenses, and financial obligations. Make sure your goals are measurable, achievable, and bound by a deadline providing you with dates to evaluate your progress and make necessary adjustments.
- 3. Shop strategically** – Make more informed decisions when shopping by maximizing discounts and coupons, buying in bulk, and comparing prices.
- 4. Stop impulse purchases** – Creating a shopping list, ordering, and picking up groceries, and turning off mobile notifications from retailers are smart ways to limit impulse purchases!
- 5. Prioritize high-interest debt** – Make the minimum payments on all debts while allocating any additional funds toward the debt with the highest interest rate. Once that debt is cleared, move to the next highest interest rate loan.
- 6. Consolidate debt** – Bundling multiple debts into a single loan, typically with a lower interest rate, simplifies your overall obligation to one single payment due once a month.

# FINANCIAL ELDER ABUSE

## PROTECTING ELDERS FROM FINANCIAL EXPLOITATION

Financial Elder Abuse is the illegal or improper use of an older person's money, property, or other resources. It can be committed by anyone, including family members, friends, neighbors, or strangers. All seniors should take note of these tips to protect yourself and your finances.

- Plan ahead to protect your assets and ensure your wishes are followed.
- Shred all receipts, bank statements and unused credit card offers before throwing them away.
- Regularly review your credit report and never give personal information, including Social Security Number, account number or other financial data to any unsolicited party.
- Never pay a fee or taxes to collect sweepstakes or lottery windfalls.
- Never rush into a financial decision. Ask for details in writing and get a second opinion.
- Consult with a financial advisor or attorney before signing any document you don't understand.
- Build a relationship with your credit union's Member Service Representatives who can look out for any suspicious activity related to your account.
- Check references and credentials before hiring anyone. Don't allow workers to have access to information about your finances.

You have the right not to be threatened or intimidated. If you think someone is trying to take control of your finances, call your local Adult Protective Services and tell someone at the credit union. You can also file a report with the FBI at [www.IC3.Gov](http://www.IC3.Gov).

## 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.





# 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).



## HOW TO SPOT AND PREVENT AI FINANCIAL SCAMS

AI financial scams use artificial intelligence (AI) to trick people into giving away money or personal information. The most scams include:

- **Chatbot Scams** – Fake online chat encounters in which AI imitates a person, such as a customer support representative, and asks for your personal data.
- **Deepfake Scams** – Fake videos of real people (usually someone famous and/or admirable) who request that you donate money or visit a fake site to enter your data for a prize.
- **Phishing Scams** – Fake emails from a seemingly reputable and/or trustworthy person or organization asking for your personal information.
- **Voice Cloning Scams** – Imitated voice of a real person (usually a target's loved one or a celebrity) who calls to request money or personal information.

To help protect yourself from falling victim to these and other AI scams, use these tips:

1. Set up two-factor authentication on your online accounts.
2. Verify all details of suspicious calls and emails before acting on anything.
3. Avoid giving out personal information to any unsolicited party.
4. Secure your social media profiles where important information can be gathered about you.
5. Consider using an AI detection tool to identify potential scams.

If you have fallen victim to a financial scam, report it immediately to your credit union, law enforcement, and to [www.ftc.gov](http://www.ftc.gov).

## Holiday Closings

**Good Friday**  
Friday, April 18, 2025

**Memorial Day**  
Monday, May 26, 2025

**Juneteenth**  
Thursday, June 19, 2025

**Independence Day**  
Friday, July 4, 2025

*Service Awards:*  
**Ginger Fulghum – 5 Years**



### 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,  
Senior Vice President  
Sonya Speed,  
Lending and Collections Manager  
Robin Bridges,  
Data Processing & Operations Manager  
Brooke Stowe,  
Vice President of Branch Operations  
Brandy Floyd  
Toccoa Branch Manager  
Christina Mosley,  
Lavonia Branch Manager  
Kim Little,  
Hartwell Branch Manager  
Savanna Wilbanks,  
Clayton Branch Manager  
Karen Thomason,  
Risk Management & Compliance 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

