

Member Link



Summer 2025



FROM THE PRESIDENT

We are proud to share that our new branch and main office on Big A Road is now officially open! This beautiful new space represents a significant step forward for North Georgia Credit Union, offering more room to serve our members, grow in staff, and invest in the future of our community.



Thank you to everyone who joined us to celebrate this exciting milestone. At our Ribbon Cutting, we were honored by the powerful presence of the American Legion Post 104 Color Guard and the Stephens County High School Band. We're also deeply grateful to the many partners and community leaders who shared words of support and encouragement that day.

Our Grand Opening was a joyful celebration! We enjoyed live music from Jake Hicks, great food and drinks from Chick-fil-A of Toccoa and Coffee Stop To-Go, and visits from the Toccoa Police Department, Stephens County Sheriff's Office, Toccoa Fire Department, and Stephens County EMS. Thank you all for making the day special!

A special thank-you goes to J. Davis Construction for bringing this vision to life with care and craftsmanship.

Most of all, thank you to you: our members. Your trust and continued support make this kind of growth possible. We're thrilled to finally welcome you into a facility designed to serve you better, with a full-service branch, corporate offices, drive-thru, and ATM.

We hope you'll stop by soon to visit, say hello, and see everything the new location has to offer. We look forward to serving you here for many years to come.

Sincerely,
Brian Akin, CEO

STAFF PROMOTIONS

North Georgia Credit Union is proud to announce a series of key staff promotions that reflect the organization's continued growth and the evolving roles of long-time leaders within the credit union. These promotions coincide with NGCU's recent transition into its newly completed main office and branch facility on Big A Road in Toccoa, where the credit union's corporate leadership team is now based.



Laura Williams Promoted to Senior Vice President

Laura Williams has been promoted from Vice President to Senior Vice President. With over 20 years of service at NGCU, Laura has played a critical role in the credit union's growth and operational success. As her responsibilities have expanded over time, her new title reflects the broad scope of leadership she brings to the organization.



Robin Bridges Promoted to Vice President of Back Office Operations

Robin Bridges has been promoted from Data Processing & Operations Manager to Vice President of Back Office Operations. With over 20 years of experience at NGCU, Robin has been instrumental in leading the credit union's processing and back-office operations. Her new title reflects her long-standing role in managing key systems and organizational infrastructure.



Sonya Speed Promoted to Vice President of Credit Administration

Sonya Speed has been promoted from Lending & Collections Manager to Vice President of Credit Administration. As NGCU's longest-serving employee, with more than 30 years of dedicated service, Sonya has helped shape the credit union's lending operations from its earliest days. As NGCU expanded, she took on the responsibility of overseeing lending operations across locations. Her promotion recognizes her continued leadership as head of the Loan Department.



Brooke Stowe Promoted to Vice President of Branch Operations

Brooke Stowe has been promoted from Toccoa Branch Manager to Vice President of Branch Operations. With more than 20 years of service at NGCU, Brooke played a central role in mentoring new managers and supporting branch staff across locations. She now oversees operations at all NGCU branches.

HOW TO BUILD YOUR FINANCIAL GPA: MONEY MANAGEMENT TIPS FOR COLLEGE STUDENTS

Think of your credit score as your financial GPA. This is the "grade" lenders use to evaluate how likely you will be to pay off a loan on time. The better your score, the more likely you'll be to get loans for future big purchases such as a car or home. Use these money management tips to help build your credit score and prepare yourself for the future!

- 1. Champion your student loans** - If you borrowed money to pay for college, make a note of when to pay back the loan and start repaying as soon as you can.
- 2. Closely monitor your financial accounts** - Routinely review your account balance and transaction history to see what debits have cleared or not cleared and only pay for what you need and can afford.
- 3. Make a budget** - Create a cash flow worksheet to track when money is coming in and when it's going out and to help you prepare for any bigger expenses you need to save for.
- 4. Talk to the credit union** - Before you head to college, talk to us so we can present all of the digital and/or physical ways you can still access your accounts at school.

- 5. Guard your personal data** - Regularly review your statements to ensure all transactions are accurate. Keep all of your personal data private (be careful of what you share on social media), shred paperwork that includes personal details, and never share your passwords or PINs with anyone.
- 6. Spend wisely and start savings** - Practice minimizing your expenses (distinguishing between needs vs. wants) and make a habit of saving for the long term.
- 7. Credit card** - If you use a credit card, make sure to pay off the balance each month to help build your credit score.





SUMMER SKIP-A-PAY

Need extra money for vacation or other expenses? NGCU is offering you the opportunity to skip-a-payment on your loan (excluding real estate loans) for the months of June, July, or August.

A small processing fee of \$25 will enable you to participate in this program and may be applied to all qualified loans that are listed under the same name and account number.* For your convenience, we will deduct this fee from your Share Savings Account.

If your loan payments are paid through payroll deduction, the amount of your payment will be deposited into your Share Savings Account or Checking Account. The amount of your payment will be available as payroll deductions are received (weekly, bi-weekly, or monthly) from your employer.

The interest on your loan will continue to accrue throughout the month that you skip your payment.

**The fee of \$25 will be deducted automatically from your account and must be received before the processing of your request. Interest will continue to accrue on your loan during the month that you skip the payment. If you use payroll deduction, your loan payment will be posted to your savings or checking account during the month that you skip your payment as payroll deductions are received from your employer. Exceptions: unemployment or out of work without pay. To qualify for this program all North Georgia Credit Union accounts must be in good standing. All real estate loans and delinquent loans are excluded. Please allow a minimum of two weeks for the processing of your request.*



Sunshine. Open water. Weekend escapes.
Wherever your summer takes you, we've got the keys.

Boats | RVs & Campers | Motorcycles

Rates as low as
7.90% APR*

Adventure awaits, on and off the road. Let's make this summer unforgettable.

Apply today at ngcu.org.

*APR = Annual Percentage Rate. All loans subject to credit approval. All applications received will be reviewed on an individual basis. If you do not meet the qualifications required for this promotion, we may offer you credit on other terms.

IMPORTANT SERVICE UPDATES

We have a few important service updates to share as part of our move and continued efforts to serve you better:

Drive-Thru Changes Effective June 21

As of Saturday, June 21, our Saturday drive-thru services moved to the new Big A Road Branch.

Big A Road Branch Drive-Thru | Open Saturdays from 8:00 AM – 12:00 PM

Mize Road Branch Drive-Thru | Will no longer open on Saturdays

Weekday drive-thru hours at both locations will remain the same.

Phone Number Update

With our main office now located at Big A Road, we've also updated our phone system to make reaching the right team even easier.

Main Office / Big A Road Branch: (706) 886-1441

Mize Road Branch: (706) 886-1248

Please update your contacts. As always, we're just a call away and happy to help!



Big A Road

695 Big A Road
P.O. Box 280
Toccoa, GA 30577
(706) 886-1441

Mize Road

1067 Mize Road
Toccoa, GA 30577
(706) 886-1248
Closed on Saturday

Lavonia

11850 Augusta Road
Lavonia, GA 30553
(706) 356-7001

Hartwell

249 East Franklin Street
Hartwell, GA 30643
(706) 376-6961

Clayton

579 Highway 441 South
Clayton, GA 30525
(706) 212-0336
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,
Vice President of Credit Administration
Robin Bridges,
Vice President of Back Office Operations
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

Michael Herron,
Chairman
James Norris,
Vice Chairman
Juanita Worley,
Secretary
Deborah Gibby,
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

FIVE SUMMER FINANCIAL SCAMS TO WATCH OUT FOR

As temperatures rise, so do scam attempts. Scammers love to take advantage of summer distractions like vacation planning, seasonal jobs, and travel deals. Here are some of the most common summer financial scams and how to stay protected:

- 1. Vacation rental scams** - Scammers post fake listings with stunning photos at too-good-to-be-true prices, asking for deposits via cash apps or wire transfers. Make sure to only book through trusted platforms and avoid paying outside the site.
- 2. Travel deal phishing** - You might get emails or texts offering "free" cruises or exclusive getaway deals—just pay a small fee. Ignore unsolicited offers, especially if they ask for personal info or payment upfront.
- 3. Fake event tickets** - Concerts, festivals, and sports games are big targets for counterfeit tickets sold on unofficial sites or social media. Make sure to always buy from verified sellers or the venue itself.
- 4. Seasonal job scams** - High school and college students looking for summer work are often targeted with fake job offers that ask for bank info or upfront payments for training. Research the company and never pay to apply or work.
- 5. Home improvement scams** - With more people upgrading their homes, scammers pose as contractors, take deposits, and disappear. Get multiple quotes, verify licenses, and never pay the full amount up front.

Scammers count on people being too busy or distracted to notice red flags. A little caution can save you a lot of money and stress this summer.

Holiday Closings

Independence Day
July 4, 2025

Labor Day
September 1, 2025

Service Awards:

Robin Bridges – 25 Years

