

# Member Link



Fall 2025



## HAPPY HOLIDAYS FROM NORTH GEORGIA CREDIT UNION!

As the year comes to a close, the Board of Directors, Management, and Staff of North Georgia Credit Union would like to extend our heartfelt thanks to you, our valued members.

Your trust and loyalty mean everything to us, and we are truly grateful to serve you and our community. This season, we celebrate the spirit of cooperation, connection, and care that defines our credit union family.

Wishing you and your loved ones a joyful holiday season and a happy, healthy New Year. We look forward to continuing to serve you in 2026 and beyond.

Warmest wishes,  
The Board, Management, and Staff

## MAKE THE HOLIDAYS MAGICAL, WITHOUT THE FINANCIAL STRESS!

The holiday season should be about joy, not juggling your finances. Whether you're planning festive gatherings, traveling to see loved ones, or checking off wish lists, our Holiday Loan can help make it all possible without breaking the bank.

With low fixed rates and an easy application process, a Holiday Loan gives you the breathing room you need to enjoy the season.

Apply for a Holiday Loan\* between now and December 31, 2025, and make this season your brightest yet!

- Borrow up to \$1,000
- Rates as low as 8.00% APR\*\*
- First monthly payment of just \$100 would be due 1/31/26

\*All loans subject to credit approval. All holiday loan applicants will not qualify for this promotion. 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. Offer expires 12/31/2025. \*\*Annual Percentage Rate

## MAKE SPIRITS BRIGHT!

The holidays can stretch any budget. That's why we're bringing back our Holiday Skip-a-Payment program, giving you the option to skip a loan payment and keep more cash in your pocket when you need it most.

Beginning October 1, you can apply to skip a loan payment\* in November, December, or January. Real estate loans are excluded from this promotion. Interest on the loan will continue to accrue, but you won't need to make another payment until the following month. Use the extra funds for gifts, travel, or simply to relax knowing you've got one less bill to worry about. It's our way of helping you enjoy the season without the stress.

- Available on qualifying loan
- Quick and easy to apply
- A little extra room in your holiday budget

Call (706) 886-1441 or fill out our skip-a-pay form at [www.ngcu.org/skip-a-payment](http://www.ngcu.org/skip-a-payment) to get started now!

*\*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.*



## TIME TO CASH IN ON YOUR HOLIDAY CLUB SAVINGS!



The season of giving is right around the corner, and so is your reward for planning ahead! We're excited to let you know that your Christmas Club funds will be transferred to your account and available beginning **Monday, November 3.**

Whether you're shopping for loved ones, planning a festive meal, or booking holiday travel, your Christmas Club savings are ready to make the season even more festive, without the post-holiday budget blues.

Keep an eye on your account for the deposit and enjoy the peace of mind that comes from saving all year long.

Not part of the Christmas Club yet? It's never too early to start for next year. Ask us how to enroll today!



# STAY CYBER-SAFE THIS HOLIDAY SEASON

## Protect Yourself While You Shop, Share, and Celebrate

The holidays bring joy, generosity, and unfortunately, an increase in online scams and fraud. As more people shop, travel, and donate online, cybercriminals are on the lookout for opportunities. Use these tips to stay protected:

1. **Beware of Holiday Scams** - Watch out for fake websites, suspicious charity emails, and “too good to be true” deals. Always verify sources before clicking.
2. **Use Secure Payment Methods** - When shopping online, use your credit union debit card or a credit card with fraud protection. Avoid using unsecured Wi-Fi to make purchases.
3. **Monitor Your Accounts** - Check your accounts regularly for unauthorized transactions. For added peace of mind, you can set up account alerts through online or mobile banking and VISA® purchase alerts for your debit card transactions.
4. **Strengthen Your Passwords** - Use strong, unique passwords for each account. Enable multi-factor authentication when available, especially on shopping and banking apps.
5. **Be Wary of Holiday Phishing Emails** - Phishing emails often look like delivery updates or holiday sales. Don't click on links unless you're sure the sender is legitimate.

Stay alert, shop smart, and protect your personal information so you can focus on what matters most this season.



## CELEBRATE COOPERATION FOR A PROSPEROUS WORLD ON INTERNATIONAL CREDIT UNION DAY® 2025

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 411 million members across the globe.

On Thursday, October 16, 2025, join credit union and financial cooperative members around the globe in celebrating 77 years of International Credit Union Day®.

We invite you to stop by the credit union on **October 16** to help us celebrate ICU Day with refreshments, cash prize drawings, and a free gift while supplies last!



# WRAP UP THE YEAR WITH A FINANCIAL WIN!

As 2025 winds down, it's the perfect time to take stock of your finances and set yourself up for a successful new year. Here are a few tips to help you close out the year with confidence:

- **Review Your Budget** - Compare your actual 2025 spending to your budget. Identify areas where you overspent or underspent and use that insight to fine-tune your 2026 plan.
- **Max Out Retirement Contributions** - If you have an IRA or 401(k), try to contribute as much as you can before the year's end. It may reduce your taxable income and boost your future savings.
- **Spend Remaining FSA Funds** - If you have a Flexible Spending Account (FSA), check the balance and use eligible funds before the deadline to avoid losing them.
- **Review Your Credit Report** - Request your free credit report at AnnualCreditReport.com. Check for errors or signs of fraud and address any issues now before applying for new credit union 2026. You can also enroll in Credit Sense through online banking or mobile banking to monitor your credit score regularly.
- **Use Rewards Points or Benefits** - Some credit card or loyalty rewards may expire at year's end. Cash them in for gifts, travel, or statement credits before you lose them.
- **Set Goals for 2026** - Start thinking about your savings, debt payoff, or big purchases for next year. Set clear goals and ask your credit union how we can help you reach them.
- **Schedule a Financial Checkup** - Meet with a credit union representative to review your accounts, loans, and savings plans. A fresh perspective can make all the difference going into 2026.

Let's end the year strong, together. We're here to help you make smart financial choices every step of the way.



## Holiday Closings

**Columbus Day**  
Monday, October 13, 2025

**Veterans Day**  
Tuesday, November 11, 2025

**Thanksgiving**  
Thursday – Friday, November 27 – 28, 2025  
(Open on Saturday, November 29)

**Christmas**  
Wednesday & Thursday, December 24 & 25, 2025

**New Year's**  
Wednesday & Thursday, December 31, 2025 &  
January 1, 2026

## Service Awards:

**Christina Mosley - 15 Years**  
**Brittany Robinson - 10 Years**



**North Georgia**  
CREDIT UNION

### 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

