

# Member Link



Winter 2026

## PRESIDENT'S LETTER



As we step into a new year, it's a great time to realign your finances and take advantage of the unique benefits of membership. Here are a few ways to help you hit refresh on your wallet:



- 1. Revisit Your Budget and Use Our Free Digital Tool** – Scan the QR code below to access our free budgeting worksheet! You can calculate your monthly expenses and income to get an idea of what you have to work with, what your commitments are and what you can devote to your goals.
- 2. Build Savings Automatically** – Set up recurring transfers from your checking to your savings or Holiday Club account. “Paying yourself first” is the easiest way to stay consistent.
- 3. Take Advantage of Lower-Rate Loan Options** – If you're carrying high-interest debt elsewhere, ask us about refinancing or consolidating into a credit union loan.
- 4. Monitor and Protect Your Credit** – With NGCU's Credit Sense tool, you have daily access to your credit score, real-time credit monitoring alerts, and more. Just log in to online or mobile banking to get started!
- 5. Meet With a Financial Representative** – Through our partnership with GreenPath Financial Wellness, you have access to FREE financial counseling, financial wellness resources, educational webinars, and more. Learn more at [www.ngcu.org](http://www.ngcu.org).

Your credit union is here to help you grow — not just this year, but for every stage of life. Hit refresh on your wallet starting today!

## ANNUAL MEETING

ADMIT ONE

Please mark your calendar and plan to join us for breakfast and a business meeting where you'll hear of all the accomplishments NGCU has enjoyed and what's coming in 2026.

**Saturday, February 28**  
**Ritz Theatre in Toccoa**  
**Breakfast – 8:30 AM**  
**Meeting – 9:00 AM**

Visit [www.ngcu.org](http://www.ngcu.org) for full details and to register to attend. Preregistration is required as well as a ticket for admittance. The deadline to register is Wednesday, February 25, at 12:00 p.m.

Please note that all branches will be closed for the Annual Meeting on Saturday, February 28.

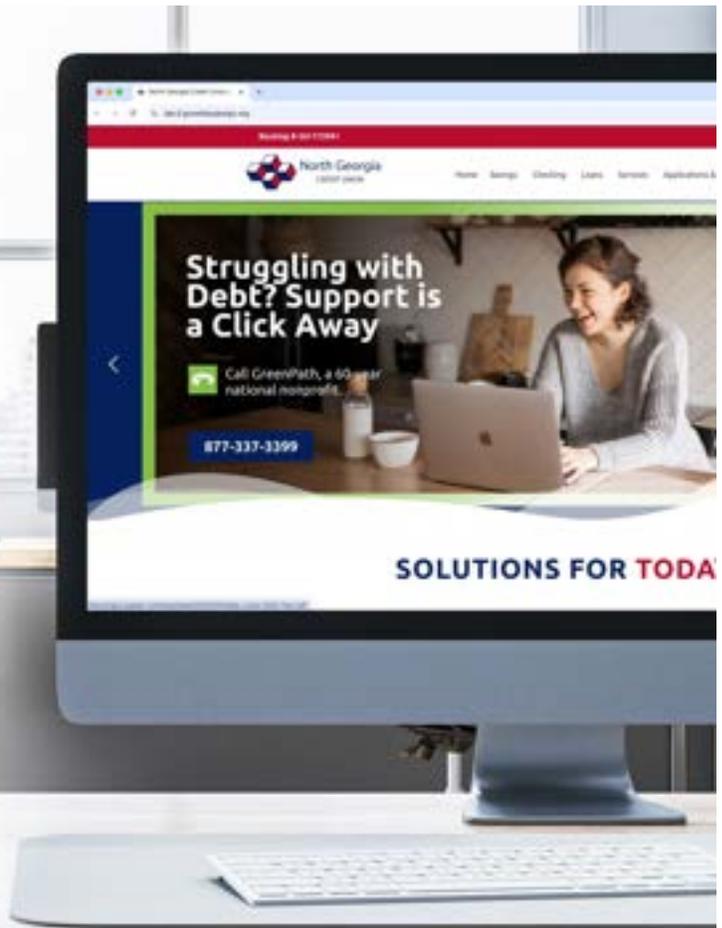


## THE NEW YEAR IS BRINGING A NEW WEBSITE!

We're excited to share that a brand-new NGCU website is on the way! Designed with you in mind, our new online space will offer a cleaner, and more modern look and feel, making it easier than ever for you to access the financial resources you rely on!

You'll enjoy simplified navigation, improved product education, and fewer clicks to reach your most-used financial tools. Whether you're checking your account options, exploring loan products, or visiting our financial wellness center, the new experience will help you get what you need faster.

Stay tuned: Your upgraded NGCU digital experience is just around the corner!



## MAKE THIS THE YEAR YOU MOVE INTO YOUR DREAM HOME

Whether you're buying your first home, upgrading, or refinancing, we can help you achieve your dream of home ownership with a competitive mortgage\*!

- Fixed Rate Loans Up to 30 Years with 5-Year Balloon\*\*
- Guidance from Qualified Mortgage Loan Representatives

Take the stress out of home financing and start the year with confidence.

Apply for your mortgage today at [www.ngcu.org](http://www.ngcu.org) and make this the year you move into your dream home!

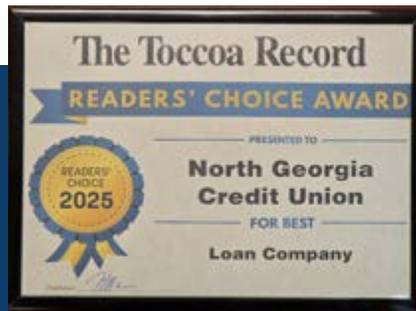
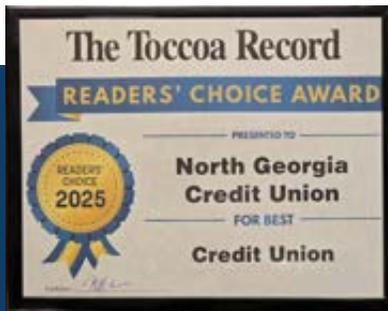


*\*All loans subject to credit approval. All credit union loan programs, rates, terms, and conditions are subject to credit approval and may change at any time without notice. \*\*Interest rate is fixed only for 5-year period.*

## RECENT AWARDS



North Georgia Credit Union received the Excellence in Business Award at the 2025 Toccoa-Stephens County Chamber Awards, held in September. Accepting the award were NGCU President and CEO, Brian Akin, and Toccoa Assistant Branch Manager, Melissa Wallace.



NGCU was once again voted Best Credit Union in the Toccoa Record's Best of Stephens County Contest for the 5th year in a row (2021–2025). This year the credit union was also named Best Loan Company, and our very own Brandi Sproles was recognized as Best Bank Teller!

## SHARE THE BENEFITS: INVITE YOUR FAMILY TO JOIN!

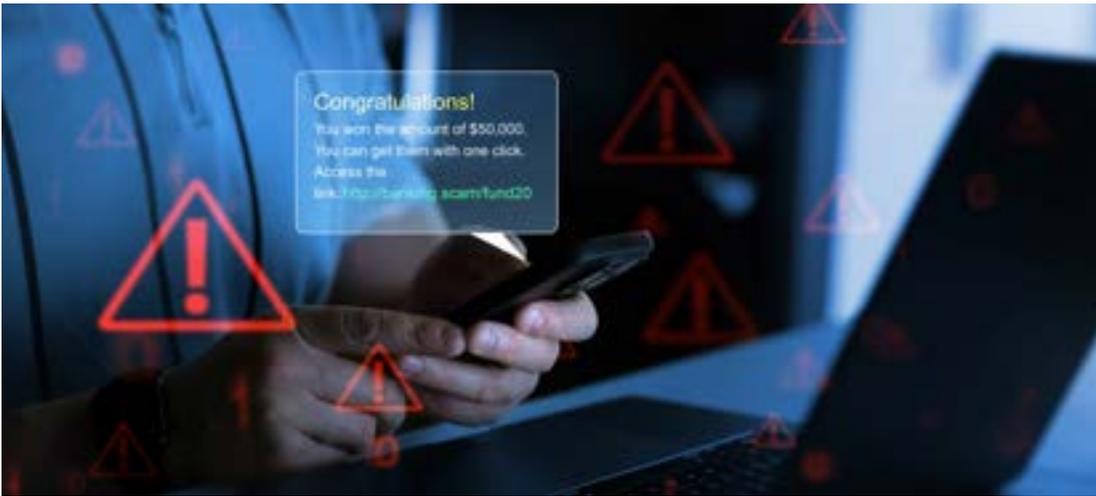
One of the greatest advantages of being a credit union member? Your family members can join too! As a member, you can extend many of the same financial products and services to your loved ones — helping them enjoy lower rates, personalized service, and member-first banking. Upon joining, your family members can enjoy:

- Lifetime Membership in the Credit Union
- Access to Lower Loan Rates, Higher Dividends, and Fewer Fees
- Financial Education Tips and Resources, and More!

Start 2026 by giving your family the gift of smart financial tools. Encourage them to join our credit union family today!

Learn more at [www.ngcu.org](http://www.ngcu.org).





## STAY ALERT: LATEST FINANCIAL SCAMS & HOW TO PROTECT YOURSELF

Fraudsters are getting smarter — and scams are becoming harder to spot. From fake text alerts to social media impersonations, it's more important than ever to stay vigilant.

### Common scams we're seeing right now:

- Fake account alerts claiming your card is locked or needs verification
- Phishing emails or texts that look like they're from trusted companies
- Scammers posing as family or friends asking for emergency money
- "Too good to be true" investment or loan offers

### How to protect yourself:

- Never click links from unexpected emails or texts.
- Verify requests for money — even if they seem urgent.
- Use strong passwords and enable multi-factor authentication.
- Monitor your accounts regularly using online or mobile banking.

Remember - We will never ask you to provide personal information like your password or account number, click on suspicious links, or send money via gift cards or Zelle® to resolve a problem. Instead, if you receive an unexpected or suspicious message, call us before you respond!

### Holiday Closings

**New Year's Day**  
Thursday, January 1, 2026

**Martin Luther King, Jr. Day**  
Monday, January 19, 2026

**President's Day**  
Monday, February 16, 2026

**Annual Meeting**  
Saturday, February 28, 2026

**Good Friday**  
Friday, April 3, 2026

### Service Awards:

**Talia Holley - 15 Years**



**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

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

