

Member Link



PRESIDENT'S LETTER

At North Georgia Credit Union, we're committed to supporting your financial wellness journey and one important part of that journey is building and maintaining strong credit.

Your credit score can impact many areas of life, from qualifying for loans and securing better interest rates to creating greater financial flexibility for the future. The good news is that improving your credit doesn't require major changes overnight. In many cases, it starts with small, consistent habits practiced over time.

Here are a few simple ways to help strengthen your credit:

- Pay bills on time
- Keep credit card balances low
- Limit new credit applications
- Review your credit report regularly

As part of our commitment to your financial success, we're proud to offer resources designed to help you better understand and improve your financial health.

Through Credit Sense, available within online and mobile banking, you can conveniently access your credit score, receive credit monitoring alerts, review factors affecting your score, and explore personalized recommendations for improvement, all at no cost.

We also proudly partner with GreenPath Financial Wellness, a partnership that gives you access to free financial counseling, educational resources, debt management guidance, budgeting assistance, and personalized support from certified financial counselors. Whether you're working to improve your credit, reduce debt, or build a stronger financial future, these resources are here to help.

At NGCU, our goal is to provide more than financial services, we strive to be a trusted partner in helping you achieve financial confidence and long-term success.

Thank you for allowing us to serve you and your family. We appreciate your membership and look forward to supporting your financial journey for years to come.

Sincerely,
Brian Akin
President/CEO

GREAT RATES AND REBATES ARE BACK!

For a limited time, you can purchase a new or used vehicle, or move your auto loan from another financial institution to NGCU, and enjoy:

- Rates as low as 3.99% ^{APR*}
- PLUS, a \$100 CASH rebate on qualifying auto loans!**

Whether you're planning a road trip, upgrading your daily drive, or preparing for your next big adventure, NGCU is here to help make the journey more affordable.

Apply now at www.ngcu.org.



**APR = Annual Percentage Rate. Actual rate is based on term and credit score. **Rebate available on qualifying new and used vehicle loans originated with NGCU between May 15, 2026 and July 31, 2026. Vehicle must be model year 2022 or newer. Minimum loan amount of \$15,000 required. Limit one rebate per member. Loan must remain financed with NGCU for at least 12 months. Otherwise, any rebate paid will be added back into the loan payoff. Special credit scoring may apply. Refinanced loans must originate from another financial institution. Existing loans at NGCU do not qualify for this promotion.*



AI-POWERED SCAMS ARE GETTING SMARTER

Scammers are now using artificial intelligence (AI) to create highly convincing messages, including realistic voices, emails, and even video deepfakes that appear to come from people you trust.

What to watch for

AI-powered scams can take many forms, including:

- Phone calls that sound like your credit union, employer, or even a family member
- Voice messages or videos that appear real but are actually manipulated (deepfakes)
- Highly personalized emails that use your name, recent activity, or familiar details

Why it matters

In the past, scams were easier to spot. Today, that's no longer the case. These messages can sound and look authentic, making it harder to rely on instinct alone. If something feels urgent or unusual, it's worth taking a second look.

How to protect yourself:

- Don't act on urgency, pause before responding
- Never share passwords, PINs, or verification codes
- Verify requests by contacting the person or organization directly using a trusted number
- Be cautious of unexpected messages, even if they seem familiar

As scams evolve, awareness is your best defense. When in doubt, slow down and verify because even the most convincing message may not be what it seems.

REMEMBER!

Your credit union will never ask for sensitive information like passwords, PINs, or full account details through unexpected calls, texts, or emails. If something doesn't feel right, pause before you respond. Verify the request by contacting your credit union directly using a trusted phone number or website.

SUMMER SKIP-A-PAY

Need a little extra flexibility for summer travel, family plans, or unexpected 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.

Ready to enjoy a little more financial breathing room this summer? Apply for Skip-a-Pay at [NGCU.org](https://www.ngcu.org) and make the most of your summer plans!



STAY COOL AND SAVE SMART THIS SUMMER

When temperatures rise, so can your expenses. From higher energy bills to increased spending on travel and activities, summer can put extra pressure on your budget. The good news? A few smart habits can help you stay comfortable without overspending.

Keep Energy Costs in Check

- Set your thermostat a few degrees higher when you're away
- Use ceiling fans to circulate air and reduce AC usage
- Close blinds during the hottest parts of the day

Plan Ahead for Summer Spending

- Set a budget for vacations, events, and family activities
- Look for free or low-cost local entertainment
- Take advantage of seasonal sales for big purchases

Be Mindful of Peak Pricing

Travel and entertainment costs often rise during the summer months. Booking early, or being flexible with dates, can help you save.

Watch for Seasonal Scams

Busy travel and shopping seasons can attract scammers. Be cautious of deals that seem too good to be true and always book through trusted sources.

A little planning goes a long way. With the right approach, you can enjoy everything summer has to offer, without overheating your finances!



FAMILIAR GROUND, FRESH EXPERIENCE

We're excited to introduce the new and improved www.ngcu.org, designed to deliver a faster, simpler, and more user-friendly digital experience for you.

The new website combines the trusted information and services you rely on with streamlined navigation, simplified applications and forms, quicker access to products and services, and expanded educational resources. So, whether you're applying for a loan, exploring account options, or accessing financial tools, everything you trust is now easier to use.

We invite you to explore the new website today and experience a fresh new way to connect with NGCU online!



BEFORE YOU TRAVEL, LOCK DOWN YOUR FINANCES

Heading out of town this summer? From protecting your accounts to securing your home, these smart tips can help you travel with confidence.

Before you go:

- Notify us of your travel plans to avoid unexpected card disruptions
- Set up account alerts to monitor transactions in real time
- Avoid using public Wi-Fi for banking or purchases, use a secure connection instead
- Bring a backup payment method in case your primary card is lost or declined
- Make copies of important documents (IDs, cards, travel confirmations) and store them securely
- Set up automatic payments for any bills due while you're away

Don't forget your home:

- Pause mail or ask a neighbor to collect it
- Set light timers or smart home features to make your home look occupied
- Avoid posting travel plans in real time on social media
- Double-check locks, security systems, and cameras before you leave

Keep your money safe on the go:

- Use secure ATMs in well-lit, reputable locations
- Keep cards and cash in separate places
- Review your accounts regularly during your trip for any unusual activity. You can sign up for VISA® purchase alerts at www.ngcu.org to get real-time notifications of your card purchases

With the right precautions in place, you can focus on enjoying your trip, knowing your finances (and your home) are protected.

Holiday Closings

Independence Day

Friday, July 3, 2026
Saturday, July 4, 2026

Labor Day

Monday, September 7, 2026



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
Candace Tomlin,
Hartwell Branch Manager
Savanna Wilbanks,
Clayton Branch Manager
Karen Thomason,
Risk Management & Compliance Manager

Directors

Michael Herron,
Chairman
Tony Thomas,
Secretary
Deborah Gibby,
Treasurer
Harold Harbin,
Audit & Supervisory Committee Chairman
Tommy Ayers
Adam Dixon
Keith Worley

Audit & Supervisory Committee

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