

Member Link



PRESIDENT'S LETTER

As another year comes to a close, the Board of Directors, management, and staff of North Georgia Credit Union are counting our greatest blessings, and our members are at the top of the list.

Thank you for choosing us, trusting us, and allowing us to be part of your financial journey. Your membership is the gift that keeps our credit union and community growing stronger.

As we turn the calendar to 2027, we look forward to a year rich with new possibilities, shared progress, and reasons to celebrate.

May your holidays be merry, your New Year be bright, and the year ahead be filled with happiness, good health, and prosperity.

Warmest wishes,
Brian Akin
President/CEO

WRAP UP THE POSSIBILITIES WITH A HOLIDAY LOAN!

From gifts and travel to festive meals and family traditions, holiday expenses can add up quickly. A Holiday Loan can help you cover seasonal costs while keeping your everyday budget on track.

Apply between now and December 31, 2026, and start wrapping up the possibilities!

- Borrow up to \$1,000
- Rates as low as 8.00% ^{APR*}
- First monthly payment of just \$100 would be due 1/31/27

*Annual percentage rate | 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 12/31/2026.



NORTH GEORGIA CREDIT UNION NAMED 2025 CREDIT UNION OF THE YEAR

North Georgia Credit Union is proud to have been named the 2025 Credit Union of the Year in the up to \$150 million asset category by The League of Credit Unions & Affiliates. The award was presented during The League's annual meeting, ENGAGE, held in Orlando, Florida this past June.

Brian Akin, CEO of NGCU accepted the award from The League of Credit Unions & Affiliates President Samantha Beeler, and The League's Chairman of the Board of Directors, Rick Skaggs.

Open to affiliated credit unions across Alabama, Florida, Georgia, and Virginia, the Credit Union of the Year Award recognizes institutions that demonstrate excellence in daily operations, financial performance, member service and community engagement.

North Georgia Credit Union earned this honor for its strong financial performance and continued commitment to creating a positive impact throughout the communities it serves. In 2024, the credit union surpassed \$105 million in assets and returned a record \$1.1 million to members through dividends and interest.

The award also recognizes North Georgia Credit Union's efforts to make financial education and essential financial services more accessible. Through partnerships with local schools and community organizations, the credit union continues to provide valuable resources, support under-served populations and help more individuals build stronger financial futures.

This recognition belongs to the entire North Georgia Credit Union community. The trust and loyalty of our members make it possible for us to grow, give back and remain focused on what matters most, serving you!

Thank you for choosing NGCU and allowing us to be part of your financial journey. We are honored to receive this award and look forward to continuing to serve our members and communities for many years to come.



SKIP THE PAYMENT, NOT THE MERRIMENT. HOLIDAY-SKIP-A-PAY IS BACK!



The holidays can bring plenty of extra expenses. With our Holiday Skip-a-Payment program, you may be able to skip an eligible loan payment and keep more room in your budget for gifts, décor, travel, celebrations, and seasonal necessities.

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.

Call (706) 886-1441 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.*

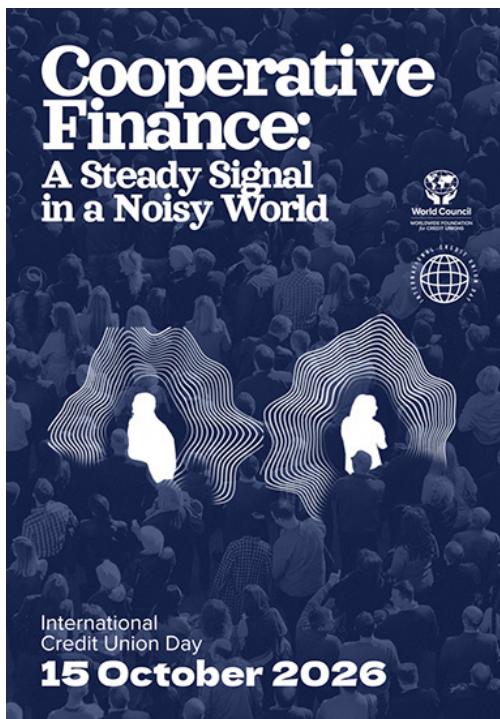
YOUR CHRISTMAS CLUB SAVINGS ARE COMING TO TOWN!

You've been setting money aside throughout the year, and now your Christmas Club savings are almost here! Your funds will be deposited into your savings account on Monday, November 2, ready to help with gifts, travel, celebrations, and everything else on your holiday list. Watch your account for the deposit and enjoy the reward of planning ahead!

Want to give your future self an early holiday gift? Open a Holiday Club account for next year and save gradually throughout the year. When the season arrives again, you'll have funds waiting, and one less item on your list.

Ask us how to enroll today!





Each October, credit unions around the globe come together to celebrate International Credit Union Day® (ICU Day) and the cooperative principles that unite the movement. This year's celebration will take place Thursday, October 15, marking the 78th anniversary of International Credit Union Day. The 2026 theme, "Cooperative Finance: A Steady Signal in a Noisy World," highlights the trust, stability, and clarity credit unions provide amid economic uncertainty, information overload, and an increasingly complex financial landscape.

On October 15, we invite you to stop by the credit union to help us celebrate the 78th ICU Day and the relationships, shared purpose and people-first approach that make cooperative finance a steady signal, no matter how noisy the world becomes!

SHOP, CLICK AND STAY ALERT!

Peak shopping season also brings an increase in suspicious emails, fake websites, and unauthorized card activity. Before you begin checking off your gift list, take a few minutes to strengthen your defenses.

Turn on purchase alerts through our mobile app or online banking to receive notifications when your card is used. Alerts can help you spot unfamiliar transactions quickly and take action before additional purchases occur.

Remember to shop through trusted websites, avoid clicking unexpected delivery or payment links and never provide account information in response to an unsolicited message. If a purchase alert looks unfamiliar, lock your card if that feature is available and contact us immediately.

A few proactive steps can help keep holiday surprises where they belong—under the tree!



Service Awards:

Sonya Speed – 35 Years

Missie Cobb – 5 Years

Sandra Hare – 5 Years



Holiday Closings

Columbus Day
Monday, October 12, 2026

Veterans Day
Wednesday, November 11, 2026

Thanksgiving
Thursday & Friday,
November 26 - 27, 2026

Christmas
Thursday & Friday, December 24 - 25, 2026

New Year's Day
Thursday & Friday, December 31, 2026 &
January 1, 2027



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

