

# Member Link



Spring 2026



## PRESIDENT'S LETTER

### THANK YOU FOR JOINING OUR 85<sup>TH</sup> ANNUAL MEETING!

A heartfelt thank you to the **212** members who joined us for North Georgia Credit Union's 85th Annual Meeting on Saturday, February 28. We truly value the opportunity to connect with you in person and share the continued strength and success of your credit union.

During the meeting, we proudly reported on a year of positive progress and growth. We also had some fun along the way, awarding 85 cash prizes totaling \$2,000 to participating members.

I would also like to extend my sincere appreciation to our dedicated Board members for their ongoing commitment and leadership. Their service plays a vital role in guiding our credit union forward.

As we continue to grow, your feedback remains incredibly important to us. Please let us know how we're doing and how we can better serve your financial needs in the years ahead.

Thank you for your membership and for the trust you place in us every day.

Sincerely,  
Brian Akin  
President/CEO

## THERE'S STILL TIME TO BOOST YOUR 2025 RETIREMENT SAVINGS

If contributing to an IRA was on your to-do list for 2025 but it didn't quite happen, we've got good news! It's not too late.

You have until Tax Day, **April 15, 2026** to contribute to your Traditional or Roth IRA for 2025. Consult your tax advisor for details!

**Don't have an IRA yet?** Start saving for your future now. Visit us at [www.ngcu.org](http://www.ngcu.org) to understand your full Individual Retirement Account options.



# FINANCIAL LITERACY MONTH

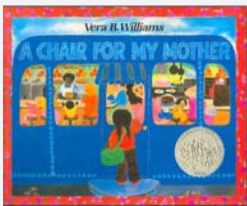


NGCU has teamed with the Toccoa-Stephens County Public Library to offer read-along sessions throughout the month of April, Financial Literacy Month. We invite you to join us for a fun series of read-alongs where stories help kids learn about money in a simple way!

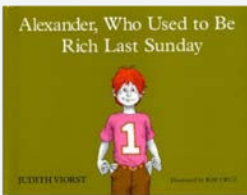
Each Tuesday of April at 11:00 a.m., NGCU will be on site at the library to read a different story and talk about smart money ideas including saving, spending, and making wise financial decisions.

Plus! Kids who attend will receive a free activity book to take home to enjoy with their families!

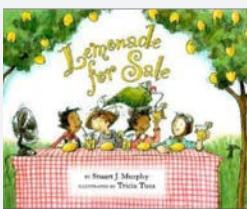
**Mark your calendar for these upcoming dates and make sure to join us for a read-along!**



**Tuesday, April 7 | 11:00 a.m.**  
***A Chair for My Mother*** by Vera B. Williams  
Learn how working and saving money helps reach a special goal.



**Tuesday, April 14 | 11:00 a.m.**  
***Alexander, Who Used to Be Rich Last Sunday*** by Judith Viorst  
See how small spending choices add up and learn the importance of saving.



**Tuesday, April 21 | 11:00 a.m.**  
***Lemonade for Sale*** by Stuart J. Murphy  
Discover how people make and sell products.



**Tuesday, April 28 | 11:00 a.m.**  
***Splat the Cat Takes the Cake*** by Rob Scotton  
Learn how to budget and spend wisely.

WE'VE GOT THE KEYS TO YOUR NEXT

*adventure*



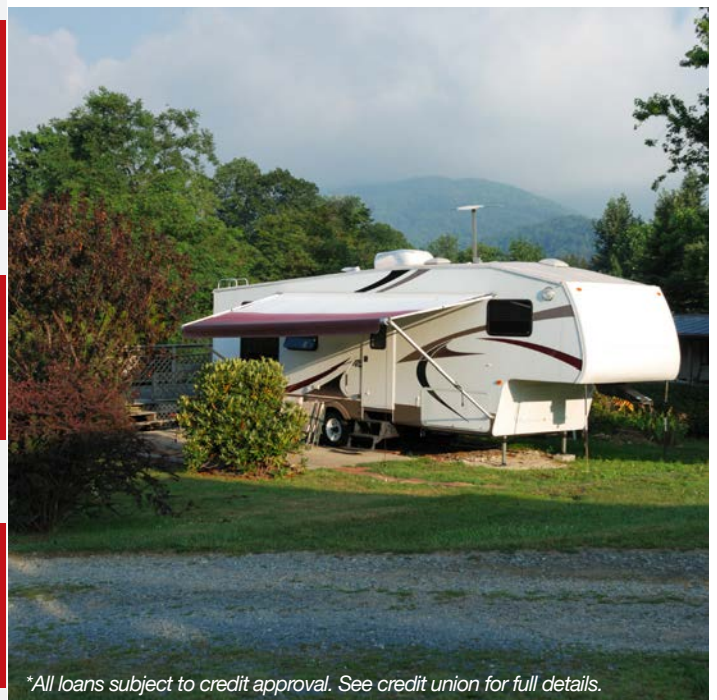
**Boats | Campers | Motorcycles | Watercraft**

The fun starts now! As the days get longer and the temperatures rise, it's the perfect time to get your favorite toys ready for the summer season ahead. Whether you're gearing up for weekends on the water or road trips under the sun, we've got loan\* options to help you make it happen.

Finance the boat, camper, motorcycle, or personal watercraft you've been dreaming about, with competitive rates and flexible terms designed to fit your budget.

- Terms up to **48 months**
- New, used, and refinancing options available

Get your summer toys (and the fun) ready to roll. Apply for your adventure loan today at [www.ngcu.org](http://www.ngcu.org).



*\*All loans subject to credit approval. See credit union for full details.*

# MAKE YOUR TAX REFUND WORK FOR YOU

Tax season can be exciting, especially when that refund hits your account! Before you rush out for a splurge, consider putting your refund to work in ways that can benefit you long after the season ends.

## Smart ways to use your tax refund:

1. **Boost your savings** - Deposit your refund into a savings account or emergency fund. Even a few hundred dollars can provide a safety net for unexpected expenses.
2. **Pay down debt** - Use your refund to reduce high-interest credit cards or loans. Paying down debt now can save you money on interest later.
3. **Invest in your future** - Consider contributing to an IRA or retirement account. Every dollar invested today grows over time.
4. **Cover essential expenses** - If bills or home repairs are due, using your refund to tackle these needs first can reduce stress later.
5. **Treat yourself responsibly** - It's okay to enjoy part of your refund! Set aside a small portion for a fun experience or personal purchase.

**Pro Member Tip:** Consider splitting your refund between “fun” and “future” categories. That way, you enjoy a little today while planning for tomorrow!



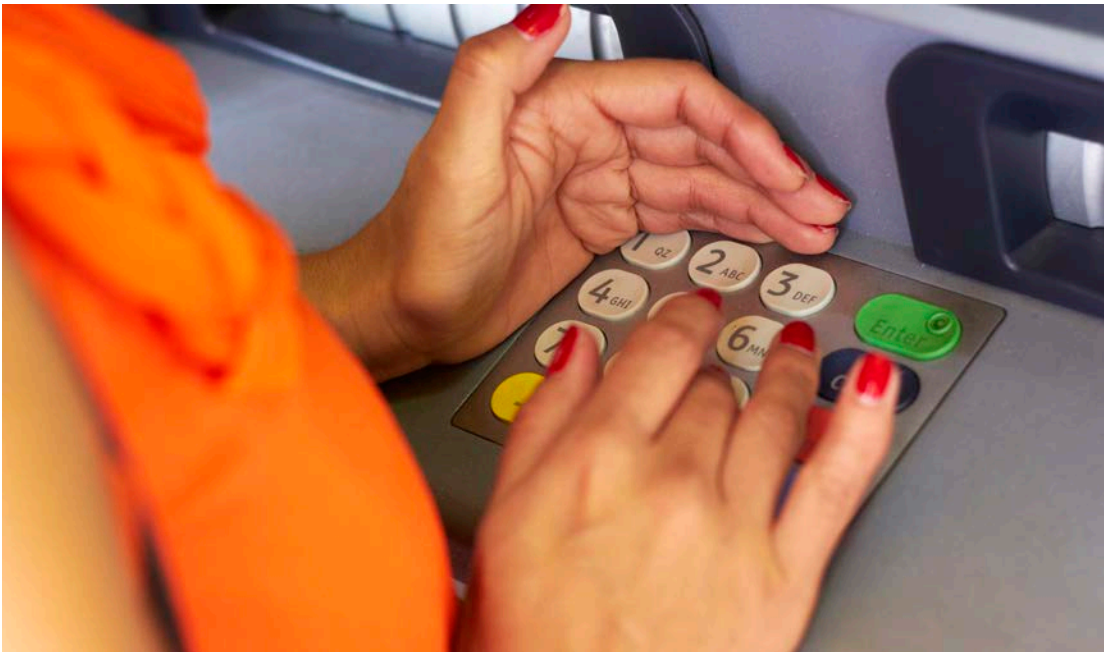
## ADJUST YOUR SAVINGS AS YOU AGE

Your financial priorities change over time, and so should your savings strategy. Here's a simple way to think about allocating your money:

- **20s–30s:** Focus on building an emergency fund and contributing to retirement accounts—even small, consistent amounts grow over time.
- **40s–50s:** Maximize retirement contributions, pay down debt, and consider saving for big goals like college tuition or a home renovation.
- **60s+:** Prioritize retirement income, protect your savings, and plan for healthcare or legacy goals.

Make sure to review your savings annually and adjust allocations to match your goals and life stage. Your credit union can help you balance short and long-term priorities with smart, flexible account options. Reach out with questions or to speak with a staff member.





**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,  
**Interim 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  
Keith Worley

**Audit & Supervisory Committee**  
Harold Harbin,  
**Chairman**  
Tommy Ayers  
Tony Thomas  
Mack Wayne  
Keith Worley

## ATM SAFETY TIPS TO REMEMBER

1. Avoid ATMs in dark or remote places and examine the machine before using it. If anything appears strange, go somewhere else.
2. Stay alert and aware of your surroundings at all times. If you see people lurking around an ATM or if you sense someone crowding you as you use the ATM, find another location.
3. Keep car doors locked and all passenger windows closed when using a drive-up ATM.
4. Always keep your card and PIN in a safe place and do not give to anyone.
5. Minimize time spent at ATMs. Have your card ready and all transactions prepared before you approach an ATM. As soon as your transaction is complete, place your money and receipt in your purse or wallet and count the cash later in the safety of your car or home.
6. Always check your statements to be sure there are no unusual withdrawals.
7. Report all crimes to the credit union and law enforcement immediately.

## PRIVACY NOTICE

Federal Law requires us to tell you how we collect, share, and protect your personal information. To review the North Georgia Credit Union Privacy Notice, please visit our website at [www.ngcu.org](http://www.ngcu.org).

### Holiday Closings

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

**Memorial Day**  
Monday, May 25, 2026

**Juneteenth**  
Friday, June 19, 2026

**Independence Day**  
Friday, July 3, 2026  
Saturday, July 4, 2026

### Service Awards:

**Laura Williams - 25 Years**

**Lori Taylor - 15 Years**

**Abbie Carlyle - 10 Years**

