



Fraud Warning

Another string of phone calls and text messages claiming to be from Northwest Georgia Credit Union has hit Rome again. The calls are automated and claim that your debit card is not working. The caller asks for card information along with a PIN number. Be sure that you do not give out any account information to any unknown source.

If your account information was given to an unknown source, please cancel your card. Find out how to cancel your card [here](#).

If you have received these phone calls and would like to have them stopped, please call your phone company or cell phone provider. You will need to provide them the number from which the fraudulent call was made. If your phone provider is Bell South/AT&T, you may call the Annoyance Call Bureau at 888.966.6222.

Card Processor Breach

Heartland Payment Systems announced last month that they had a security breach of their computer system that processes transactions for 250,000 merchants across the country. Some of our own VISA debit and credit card holders have had their information compromised in this nationwide event.

If your debit or credit card information has been compromised you will receive a letter in the mail informing you that your card will be canceled and replaced. As always, continue to monitor your own account for valid transactions. If you notice any unusual activity or unauthorized transactions, please contact us immediately.

Rest assured, Northwest Georgia Credit Union has not released any member information to anyone. No debit or credit card information was compromised through our computer system. Through our card processor, we are taking advantage of every option available to help detect and prevent fraudulent activity.

Our processor provides a fraud alert management system which puts temporary blocks on debit and credit cards that have unusual or suspicious activity. Temporary blocks may be followed by a phone call from our card processor to determine the validity of the transaction. The automated call may ask for personal information like a mother's maiden name or the last four digits in a social security number. Although this is a service we provide, you are welcome to call the credit union if giving this information makes you uncomfortable.

You're Invited to the Annual Meeting!

Join us again this year for the Northwest Georgia Credit Union Annual Meeting! Come and enjoy refreshments and prizes and catch up on the news from 2008 and the happenings of 2009. The Annual Meeting will be held in the Berry College Spruill Ballroom on **February 24, 2009 at 6:00 p.m.**

Come and enjoy one of the unique benefits that makes a credit union different from other financial institutions!

Checking Made Easy with Direct Deposit

Wish you had a little extra time during the week? How could your credit union save you time? Have your paycheck sent straight to your account everytime you get paid and be prepared to have a little extra time on your hands. Direct Deposit is easy, reliable, and fast!



Don't forget to sign up this month for a chance to win \$100! Stop by either of our locations and set up your net Direct Deposit to go into your checking account and you will be entered to win \$100.

Winners will be drawn every Friday until February 27, 2009. Set up Direct Deposit and start saving time today!



Need Some Green for Your Post-Holiday Blues?

The holidays are over, the decorations are down, and the gifts are all put away. It's time to pay for all that holiday spending, but don't let those bills get you down. Get your bills paid off with some green from Northwest Georgia Credit Union. Come in today to apply for up to \$1,100 at 11% for up to 1 year.

Stop by either of our [locations](#) to speak to a Financial Services Officer today! Stop letting your bills give you the blues and get some green!

APR=Annual Percentage Rate. This special offer is available until February 27, 2009. NWGACU is an Equal Opportunity Lender and Member NCUA.

Holiday Closing

The credit union will be closed on Monday, February 16, 2009 in observance of Presidents' Day. You can access your account 24 hours a day using [Online Banking](#) or by calling the Teller Line at 706.234.6003.



