



Savannah Postal Credit Union

P O Box 13807

Savannah, GA 31416-0807

(912) 691-2087 FAX (912) 351-9120

[www.savannahpostalcu.com](http://www.savannahpostalcu.com)

JUNE 2016

## Board of Directors:

Charles S. Dubberley

Freda Henderson

David Usher

Judith Rogers

Raleigh H. Stevens

Evelyn F. Brown

Shelby Pearson



## Hours of Operation:

Monday, Tuesday 9-5

Wednesday 9-2

Thursday 9-5:30

Friday 9-6:00



Our office will be closed on the following dates:

\*Monday-July 4th

\*Monday-September 5th



24 HOUR

## AUTOMATED TELLER

SUZIE'S number is

(912) 234-9565

## Thoughts to Ponder:

As we get older we understand more and more that it's not about what you look like or what you own, it's all about the person you have become.



## Products & Services

Whether you're looking for a traditional savings plan or a more aggressive investment program, our experienced staff is ready to help you achieve all of your savings goals.

Choose any of the wide variety of Deposit Accounts, Investments or other Services. All of these products are backed with the exceptional service you've come to know and expect from YOUR credit union.

We look forward to serving you!



## Take A Moment To Thank A Veteran

When you see someone in a uniform,  
Someone who serves us all,  
Doing military duty,  
Answering their country's call,

Take a moment to thank them  
For protecting what you hold dear;  
Tell them you are proud of them;  
Make it very clear.

Just tap them on the shoulder,  
Give a smile, and say,  
"Thanks for what you're doing  
To keep us safe in the USA!"

By Joanna Fuchs



Courage is what it takes to stand up and speak; courage is also what it takes to sit down and listen.

Winston Churchill



## Vital Stats

May 2016

- Assets \$19,599,610.66
- Members 2278
- Net Worth 14.91%

## Your Credit Union Staff:

Freda Henderson, CEO

Deborah Howard

Kaye Kinnebrew

Connie Bargerion

Nichole Williams

Terri Greco

Teresa Cameron

Joy Harris

Vicky Stringer



Don't have a Visa Credit Card with Savannah Postal Credit Union?

Come in and see one of our loan specialist and apply for one today. They are good to have for credit building, making Hotel and Rental Car Reservations, paying large purchases over time and also for emergencies.

## EMV Chipped Credit Cards

If you've gotten a new credit card from Savannah Postal Credit Union recently, it probably looks a little different. New cards now come equipped with something called EMV technology, which stands for "Europay, MasterCard, and Visa." Translation: They contain a super-small computer chip that's extremely hard to counterfeit. Why the change-over? Here's a crazy statistic: Almost half of the world's credit card fraud happens in the United States—even though only a quarter of all credit card transactions happen here. The banks want to rein this in ASAP by moving away from magnetic-stripe cards, which are much easier to counterfeit. The recent high-profile security breaches at some of the country's largest retailers have added motivation to make the switch quickly.



### EMV Chipped Debit Cards



### SPRING FLING LOAN

MARCH 1, 2016 THRU  
SEPTEMBER 30, 2016

Spring and Summer  
Personal Loan Special



Need to consolidate some high interest loans? Let Savannah Postal Credit Union help. Contact one of our loan officers for details. Certain restrictions may apply.



### BACK TO SCHOOL LOANS:

We are currently taking applications for back to school loans. They will be disbursed from July 1st to October 1, 2016.

## DIRECT DEPOSIT

Could you use a few more hours in each week? Is your free time at a premium? We can help you free up some time. Direct Deposit all of your income sources to your SPCU account and say good-bye to standing in line! Whether it is an employer paycheck, retirement check, or government check – direct deposit is safe, easy and convenient.



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## Is Your Computer Protected?

In this world of more and more people using computers and the persistent threats from hackers, protecting your computer is a must. The key pathway through which malware attacks the system is the Internet and its popular service, the Web. We all use the Internet for reasons such as shopping online, posting on social media, reading the news, sending or receiving email, children doing homework assignments and even paying our bills online.

There are numerous ways to protect and remove malware from our computers. No one method is enough to ensure your computer is secure. The more layers of defense, the harder for hackers to use your computer. Here are five simple, but critical steps to protect your computer,

- **Install Firewall**– This software acts as the security guard on your computer.

There are two types of firewalls, you have a software and a hardware firewall. Both of these are similar, but serve different purposes.

- **Install Antivirus Software**–This software helps to protect the computer from any unauthorized software that tries to threaten your system such as viruses.

- **Install Anti-Spyware Software**–Spyware is a software that tries to collect your personal information without your approval.

- **Use Complex and Secure Passwords**–It is very important in maintaining the security of your computer to have a strong and complex password. The more complex your password is, the more difficult it is for hackers to get in. Passwords should be at least 8 characters in length and include a combination of letters both upper and lower case, numbers and special characters.

- **Check on the Security of the Browser**– You have security and privacy settings that you should review and set them to the level you desire. Some browser settings will give you the ability to tell web sites to not track your movements which will give you more security and increase your privacy.

## HURRICANE SEASON IS IN EFFECT, ARE YOU PREPARED?

Know all evacuation routes if you live close to the coast. Make sure you have enough supplies on hand which includes water, batteries, flashlights, non-perishable foods and a first aid kit. If you are on medication make sure you have any prescriptions filled and have enough on hand. Gather together all your important documents and keep them in a plastic waterproof bag to take with you. It is also a good idea to have plenty of gas in your car. Protect windows with plywood and secure all outside objects. You will need to make sure you have enough cash on hand in case ATM's are not working.

