



Savannah Postal Credit Union

P O Box 13807

Savannah, GA 31416-0807

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

www.savannahpostalcu.com

March 2016

Board Of Directors:

Charles S Dubberley

Freda Henderson

David Usher

Judith Rogers

Shelby Pritchett

Raleigh Stevens

Evelyn Brown



SPCU WILL BE CLOSED ON MONDAY MAY 30TH IN OBSERVANCE OF MEMORIAL DAY AND JULY 4th FOR INDEPENDENCE DAY.

The Annual Meeting of Savannah Postal Credit Union was held on Saturday February 13, 2016. If you didn't attend this year, you missed out on great food, good fellowship and excellent door prizes. Our Grand Prize winner this year of a flat screen T.V. was Beverly Grant. We would like to congratulate all the members who won this year.

Your Credit Union Staff:

Freda Henderson, Mgr.

Deborah Howard

Kaye Kinnebrew

Nichole Williams

Connie Bargerion

Terri Greco

Teresa Cameron

Joy Harris

Vicky Stringer

Important dates to remember:

Mothers Day—

May 8th

Fathers Day—

June 19th

EVER DREAM OF THAT PERFECT VACATION OR NEEDED REPAIR?



Our Spring Fling Loan is now available.

This loan special is for \$2500.00 and financing is for 24 months with interest rates as low as 7.99%.

Certain rules may apply. Please stop by the office and see one of our loan specialist for details. We are here to help you with all your lending needs.

HOURS OF OPERATION:

Mon. & Tues
9-5

Wednesday

9-2

Thursday

9-5:30

Friday

9-6:00

We are hosting a bake sale every Thursday and Friday until the end of April.



Garage Sale on April 2nd from 8am to 12pm in the SPCU parking lot. Come and find your treasures. All proceeds will benefit the March of Dimes. Let's give a fighting chance to every baby.



POINTS TO PONDER

We navigate our whole lives using words. Change and improve the words and I believe we can change and improve life.



Vital Stats

FEBRUARY 2016

- **Assets** \$ 19,359,681.24
- **Members** 2294
- **Net Worth** 15.22%





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Our Services For Your Convenience

Direct Deposit
Debit Cards
Mortgages
Quick Cash Loans
Free Online Banking
Notary Public Service
Payroll Deductions
Free Bill pay
Home Equity Loans
Personal Loans
Safe Deposit Boxes
Certificates / IRA's
Vehicle Loans
Credit Cards

We look forward to serving you!

INTRODUCING CHIP TECHNOLOGY

Our member's financial security is very important to us. SPCU will be moving towards chip enabled Visa credit cards and debit cards that features an embedded chip that improves security when you make a purchase at a chip enabled terminal. The small chip located on the front of the card is the only thing different in appearance. Nearly all of the chip enabled cards that are being processed will have the magnetic strip so that stores that who don't have chip enabled card reader terminals can still be used as normal. When using a chip enabled terminal you will insert the card at the bottom of the terminal with the chip facing up instead of swiping the magnetic strip along the side of the machine. The chip will generate a unique transaction code that will prevent stolen information from being fraudulently used. The chip enabled cards are superior in terms of security over the magnetic strip cards. Magnetic technology which is widely used in the U.S. is relatively easy to hack. The new chip enabled card is in communication with the network behind the terminal to enhance security instead of forwarding the card number and your

information to the network. In this day and age security is necessary for both members and the credit union. All new and reissued Visa credit card users will be getting the new chip enabled card. The debit cards are still in the testing stage at this time.

SAFE DEPOSIT BOXES

Ensure the safety of important papers and valuable possessions.

We have several sizes available to fit your needs. Annual rental fees range



**DO NOT LET WHAT YOU
CANNOT DO INTERFERE
WITH WHAT YOU CAN DO!**

It's graduation time again

Let SPCU and \$500 get you over the hump. See one of our loan specialist for further details.



**Want to save time?
Please use Suzi, our
automated teller. This
will save you time and
can answer all your
questions.**

**SUZI'S NUMBER IS:
(912) 234-9565**



Identity theft is a form of stealing someone's identity to gain access to resources such as obtaining credit or benefits in that persons name. One simple way to protect yourself from being a victim is shredding all your important personal financial documents. This includes bank statements, credit card statements, pay stubs, old utility bills or anything with checking account information, passwords or social security numbers on them.



**Want to
know your
balance or
make a
transfer?
It's as easy
as 1-2-3-.
Come in
and sign up
for Home
CU. IT'S
FREE !!**



**We also
have free
mobile
banking.**

CREDIT RULES:

- Credit cards are just like a loan—you must pay your payment each month.
- Pay your loans on time each month.
- Keep track of how much you spend. Remember that incidental and impulse purchases add up fast.
- Never lend your debit or credit card to anyone.
- Owing more than you can repay can damage your credit rating. That can make it hard to finance a car, rent an apartment, get insurance or even get a job.

Membership is best when shared with loved ones.

Your relatives are welcome to join our growing family at Savannah Postal Credit Union. As members, they will experience the same benefits of credit union membership that you already enjoy. Expert advice, low rates on loans, dividends on savings, certificates and excellent member service are just a few of our many benefits. Invite your family members to come join today.

SPCU would like to wish everyone a safe and Happy Memorial Day!!

