



Savannah Postal Credit Union

P O Box 13807

Savannah, GA 31416-0807

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

www.savannahpostalcu.com

December 2016

Board of Directors:

Charles S. Dubberley

Freda Henderson

David Usher

Judith Rogers

Raleigh H. Stevens

Evelyn F. Brown

Shelby Pearson



Vital Stats

November 2016

- Assets \$ 19,892,901.89
- Members 2280
- Net Worth 14.99%



Hours of Operation:

Monday, Tuesday 9-5

Wednesday 9-2

Thursday 9-5:30

Friday 9-6:00



**PRIMARY
MEMBERS ONLY**
Saturday, February 11th
CAREY HILLIARD'S
RESTAURANT

**Admission Ticket required for
dinner.**

Savannah Postal Credit Union's Annual Meeting will be held on Saturday, February 11th, 2017 at Carey Hilliard's Restaurant Banquet Room on Abercorn Expressway. The dinner will begin at 7:00 pm and the Annual Meeting starts at 8:00 pm. The cost of the dinner is \$5.00 per member. Members are welcome to attend the Annual Meeting at no charge. Please clip and return the registration form to SPCU as soon as possible. Your dinner admission ticket will be mailed to you upon your registration. Door prizes will be drawn from the dinner admission tickets.

**DINNER RESERVATIONS ARE
LIMITED TO THE FIRST 200,
AND MUST BE RECEIVED BY
JANUARY 31, 2017.**

Charles S Dubberley

November 23, 1934 – November 27, 2016

On behalf of Savannah Postal Credit Union we want to express our deepest condolences in the death of Charles S. (Stan) Dubberley.

Mr. Dubberley passed away on Sunday, November 27, 2016. He worked tirelessly for 31 years as the Chairman of the Savannah Postal Credit Union Board of Directors and served our members faithfully. He was the retired Postmaster of Savannah, Georgia and a long-time member of SPCU since 1981.

Words cannot express how saddened we are by the loss of Mr. Dubberley. Our thoughts and prayers are with his family.

**ANNUAL MEETING
REGISTRATION FORM**

**For Primary
Members Only**

Clip & Return

Yes, I will attend the annual meeting
dinner. _____

Deduct \$5.00 from my savings
account # _____

My check is enclosed for _____ tickets:

Account(s) # _____

I will attend the 8:00 PM Business
meeting only. _____

Name: _____

Address: _____

City: _____

State: _____

Zip: _____

Telephone # _____



Your Credit Union Staff:

Freda Henderson, CEO

Deborah Howard

Kaye Kinnebrew

Connie Barger

Nichole Williams

Terri Greco

Teresa Cameron

Joy Harris

Vicki Stringer



**24 HOUR
AUTOMATED
TELLER**

**SUZI'S number is
(912) 234-9565**

Your tax reporting information will be mailed out in January. It is very important that you keep this information. If you don't receive the information by the second week in February then call our office regarding the matter.



**TO
PONDER:**



***** Nearman, Maynard, Vallez, CPAs, P.A. will be performing a random verification of our members accounts. This process is an important audit procedure. This requires timely communication. If you receive a letter, please verify the accuracy of the account information and return the letter as soon as possible. They may verify any and/or all of your account information including but not limited to your credit card information. Due to the date sensitive information, receiving the requested items is critical. SPCU appreciates your prompt attention to this verification. *****

The Board of Directors and Staff at Savannah Postal Credit Union want to wish everyone a safe and Happy New Year!



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Requirements for nominations from the membership for the two directors terms to expire at the Annual Meeting, Saturday, February 11, 2017 are as follows:

EXCERPT FROM BYLAW ARTICLE 4.3

Nominees from the membership, for a position on the Board of Directors, shall be submitted to the nominating committee in writing, with the signatures of twenty-five (25) members in good standing, prior to January 10, 2017. SPCU nominating committee can then present the full slate of nominees to the membership at least thirty (30) days prior to the annual meeting. The nominees shall provide their qualifications, a biographical history, and a statement with their nomination giving the reason they would like to serve.

These nominations should be addressed as follows:

SPCU Nominating Committee
Savannah Postal Credit Union
P O Box 13807
Savannah, GA 31416-0807

The Board of Directors terms to expire are currently held by Judith Rogers and David Usher.

A MESSAGE FROM THE MANAGER:

As the year comes to a close, I hope you'll take time to enjoy special moments with family and friends. I want to thank you for your loyalty and continued support of Savannah Postal Credit Union. Your trust in our ability to provide you with competitive low rates, quality products and cutting edge technology and services is something that is very important to us. Please know that as the Credit Union continues to advance and grow; our commitment to always do the right thing remains number one on our list of goals and initiatives for next year and beyond. When you use SPCU services it not only helps to make your life financially better, but it also helps out other members. Our Credit Union is made up of members pooling their money together to help each other financially. The deposits you make form the pool from which we lend to others. The interest that is paid on loans allows us to pay dividends and supports the services that we provide. We have a great Board of Directors and Committee members, all of whom are volunteers and deserve our appreciation. Their support and contributions are vital to the success of our Credit Union.

I hope each and everyone has a New Year filled with good health, peace and prosperity.

Sincerely,

Freda Henderson



January 2nd—closed for New Years

January 16th— closed for Martin Luther King Birthday

February 20th—closed for Presidents Day

DEBIT CARDS CHANGING

To better serve our members here at SPCU, our debit cards will go to "real time" posting in March 2017. What this means to our members is that when deposits are made to your account the funds will be available for use without having to wait for an upload from batch processing. With real time processing, your account balance is automatically updated whenever you make a transaction as long as you use the card as a debit and not as a credit transaction. Another great feature is enhanced security with your card. With up to date processing on your account balances, you will be able to view your account transactions sooner which will protect your account from potential fraud. Always keep a register of all your purchases with a running balance so you will know what your available balance should be.