



Savannah Postal Credit Union
 P O Box 13807
 Savannah, GA 31416-0807
 (912) 691-2087 FAX (912) 351-9120
 www.savannahpostalcu.com

December 2018

Board of Directors:

- Freda Henderson
- David Usher
- Judith Rogers
- Raleigh H. Stevens
- Evelyn F. Brown
- Shelby Pearson



Vital Stats

November 2018

- *Assets* \$ 19,424,705.79
- *Members* 2283
- *Net Worth* 15.68%

Hours of Operation:



- Monday, Tuesday 9-5**
- Wednesday 9-2**
- Thursday 9-5:30**
- Friday 9-6:00**

PRIMARY MEMBERS ONLY

**Saturday, February 9th
 CAREY HILLIARD'S
 RESTAURANT**

Admission Ticket required for dinner.

Savannah Postal Credit Union's Annual Meeting will be held on Saturday, February 9th, 2019 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 \$8.00 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, 2019.

SPCU sadly announces the departure of our friend and colleague. Terri Greco began her career at SPCU in Dec. 1998. She left us for a while to be a stay at home mother. We were fortunate to get her back in June of 2009. Terri is leaving us again in January to move to Augusta. Terri has a one of a kind personality that lights up every room she enters. Terri is not only our coworker, but our sister and friend. As she moves on to the next chapter in the book of her life; we wish her peace, comfort and God's blessing. We are thankful for the opportunity to have worked with Terri; she has touched each and every one of our lives, as well as the lives of our membership. We will not say goodbye, but just so long for now....

**ANNUAL MEETING
 REGISTRATION FORM
 For Primary
 Members Only**

Clip & Return

Yes, I will attend the annual meeting dinner. _____

Deduct \$8.00 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 # _____

GOODBYE!

**24 HOUR
 AUTOMATED TELLER**
 SUZFS number is
 (912) 234-9565

- Your Credit Union Staff:**
Freda Henderson—Mgr./CEO
Kaye Kinnebrew
Nichole Williams
Connie Bargeron
Terri Greco
Teresa Cameron
Joy Harris
Vicky Stringer-Part Time
Deborah Howard-Part Time



Message from the Manager

It is hard to believe that we are already counting down the final days of 2018. As we get ready to close the book on this year, I want to wish you and your family a healthy and happy holiday and a wonderful New Year.

Looking back over 2018, it was a whirlwind year dominated by political news. I am happy to report that the news took on a more positive flavor as the area began moving past the economic struggles of recent years. Even with all of the above mentioned, nothing is more important than our intended mission of ensuring we are helping to improve the financial lives of our members and that is our number one priority. 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 sincerely appreciate your past support and thank you in advance for your continued support during 2019. In this very busy world of ours, we seldom take the time to express our appreciation for the efforts of those who help us in many ways. I wanted to make certain you knew how appreciative I am. I hope each and everyone has a New Year filled with good health, peace and prosperity.

Respectfully,
Freda Henderson



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.

Don't Carry The old into the new

Drive your Dream!

Let SPCU get you behind the wheel of your dream car.
Rates as low as 2.9% financing ***Terms and conditions apply— Loan subject to credit approval.



Requirements for nominations from the membership for the one director who's term will expire at the Annual Meeting, Saturday, February 9th, 2019 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, 2019. 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 Shelby Pearson.

Snowed Under by Holiday Bills?

It is easy to over-spend during the holiday season. It's much harder to pay off those bills—especially if you charged them on a high-interest credit card. Who wants to spend months paying for the gifts given over the holidays? Let SPCU help you with your holiday bills. Speak to an SPCU loan officer today.

To apply for a loan, you must be a member of Savannah Postal Credit Union and you must have a minimum balance of \$150.00 in your savings account for the duration of the loan. For other qualifications, check with our Credit Union staff. The amount you may borrow depends on your annual income, credit history, and monthly debt ratio.



Remember, your credit history is like your shadow— It follows you everywhere.

January 1st—closed for New Years

January 21th— closed for Martin Luther King Birthday

February 18th—closed for Presidents Day

