



# 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 2017

## Board of Directors:

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

## Vital Stats

May 2017

- Assets :**  
\$20,317,625.58
- Members:**  
2277
- Net Worth:**  
14.78%



### Hours of Operation:

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

## Are you ready for retirement?

Your life plan should involve a secure financial plan. It should be a plan to get you on the right path for achieving the goals that you want for you and your family needs. The first step should be establishing a monthly budget. To help you grow your financial future, you need to learn how to balance spending and saving. The goal should be having a secure and comfortable retirement which could be obtainable when you plan your finances. Retirees support themselves through pensions, social security, mutual funds, savings, 401K plans and IRA plans. A good thing to keep in mind is that an IRA plan is designed for retirement purposes. **When you make withdrawals prior to the age of 59 1/2 there is a 10% IRS penalty and taxes must be paid on distributions.** Another reason to make sure you have a good financial plan is life changes. Health issues, cost of coverage for health care, having to move in to a assisted living facility or just the cost of living rising can be concerns to think about.

## BACK TO SCHOOL LOANS:

We are currently taking applications for back to school loans. They will be disbursed from July 1st to October 1, 2017.



## 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!

## Your Credit Union Staff:

- Freda Henderson, CEO
- Kaye Kinnebrew
- Connie Bargerone
- Nichole Williams
- Terri Greco
- Teresa Cameron
- Joy Harris
- Part-time:**
- Vicky Stringer
- Deborah Howard



**Tuesday- July 4th**  
**Monday- Sept 4th- Labor Day**

Please use our 24 hour automated teller Suzi. It is a FREE service and it saves you time.



Suzi's number is  
(912) 234-9565





**HURRICANE SEASON IS HERE. HOW PREPARED ARE YOU?**

For the upcoming Atlantic hurricane season, which runs from June 1st through November 30th; the forecasters from NOAA have predicted a 45% chance of an above normal season, a 35% chance of a near normal season and a 20% chance of a below normal season. They also predict a 70% likelihood of 11 to 17 named storms, of which 5 to 9 of them could become hurricanes; and 2 to 4 of those could be major hurricanes (category 3 and higher). The most important thing you and your family can do is get yourself prepared. If you start early, you will avoid the rush at grocery stores and home supply stores which can be very chaotic when a storm is approaching. Basic items needed are water, food, first aid supplies, extra clothes, bedding items, prescriptions, flashlight, batteries and don't forget your pet supplies. Another really important thing to remember is getting all your documents in order. Your will, insurance policies, deeds, social security cards, immunization records, bank information, passports, family records such as birth certificates, marriage and death certificates and any contracts you may have. You will need to keep all of these documents in a waterproof portable container. Keep an inventory of valuable household items (that you can not take with you) and important phone numbers including emergency operations phone list of your local agencies. You need to prepare your home before a hurricane hits as well. Outside your home you will need to cover or brace all your windows and door openings, disconnect any propane gas tanks you may have and secure any barbecue grills or outside furniture. Turn your refrigerator and freezer to the coldest setting, freeze water in plastic jugs to help keep your freezer cold when the power goes out and fill up your bathtub with water for non drinking use. Make sure you fill your vehicles with gas. Do this ahead of time to avoid the rush at the pump and make sure you have enough cash on hand in case the ATMs are not working.

**County Emergency Operation Centers:**

- Savannah: (912) 201-4500
- Bryan County: (912) 858-2799
- Effingham County: (912) 754-8200
- Jasper County: (843) 726-7607
- Beaufort County: (843) 255-4000



**Anatomy of a Hurricane:**

- Tropical Depression— Thunderstorms that start to swirl around a center
- Tropical Storm—Winds 39-73 mph These storms are weaker than hurricanes, but can cause flooding, intense rainfall and property damage.
- Hurricane— Winds that are over 74 mph and eye of storm 20-40 miles across.
  - Category 1~ winds 74-95 mph with a storm surge 4-5 feet.
  - Category 2~ winds 96-110 mph with a storm surge 6-8 feet.
  - Category 3~ winds 111-130 mph with a storm surge 9-12 feet.
  - Category 4~ winds 131-155 mph with a storm surge 13-18 feet.
  - Category 5~ winds 155+ mph with a storm surge over 18+ feet.



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.

Take a moment and thank a veteran or someone who is currently serving our country to protect our freedom.



**EMV Chipped Debit Cards**



**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.

**Thoughts to Ponder:**  
 Never mistake knowledge for wisdom. One helps you make a living; the other helps you make a life.  
 ~Eleanor Roosevelt~



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

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



**SPRING FLING LOAN**

**MARCH 1, 2017 THRU SEPTEMBER 30, 2017**

Spring and Summer Personal Loan Special

\$2500.00 for 24 months



It's not too late to start saving for Christmas. Stop by our office and open a Christmas club account.