

Savannah Postal Credit Union

* * * December 2007 * * *

PO Box 13807

Savannah, GA 31416-0807

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

www.savannahpostalcu.com



HAPPY NEW YEAR 2008

The Board of Directors and Staff at SPCU wish you a Happy New Year.

ANNUAL MEETING 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, 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, 2008.

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.

ANNUAL MEETING REGISTRATION FORM

For Primary Members Only
Clip & Return

ACCT # _____

- 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: _____
- Home Telephone # _____
- Work Telephone # _____

During 2006, SPCU started its online banking program. Because of the sensitivity of the information on this web site, SPCU adopted a new "secure word" procedure. This procedure went into effect April 1, 2007. In order to make any changes to your online service or unlock blocked accounts over the telephone, you must first have a "secure word" on record. Please visit SPCU and have your "secure word" noted on your account. If you live out of town, please send us a signed request to have your new "secure word" placed on your account.

IMPORTANT REMINDER

Your tax reporting information will be included in your 2007 year end statement. **It is very important that you keep your statement.**



CALENDAR OF HOLIDAY CLOSINGS

- Year End Closing, ½ day Monday, Dec 31st
- New Year's, Tuesday Jan 1st
- Martin Luther King Day, Monday, Jan 21st
- President's Day, Monday, Feb 18th



Savannah Postal Credit Union provides online banking for its members. You are able to view your accounts and perform transactions on-line. We also offer "Bill Pay" service for those with a checking account. Starting in January 2008 Bill Payment service is provided at no charge to our members.

POINTS TO PONDER

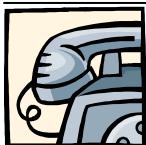
The difference between ordinary and extraordinary is that little extra.



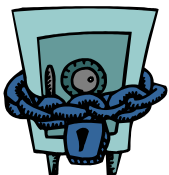
VITAL STATS

November 30, 2007

| | |
|-----------|------------------|
| Assets | \$ 13,912,615.66 |
| Members | 2,365 |
| Net Worth | 18.58 % |



**24 HOUR
AUTOMATED TELLER**
SUZI's number is (912) 234-9565



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 from \$15.00 to \$65.00.

GIVE YOURSELF A GIFT NEXT CHRISTMAS OPEN YOUR CHRISTMAS CLUB ACCOUNT TODAY

What would be the best present you could give yourself next Christmas? How about the chance to do your shopping without worrying about how to pay the bills? You can give yourself the gift of worry-free shopping by opening a Christmas Club account today.

You can make regular deposits through payroll deduction or you can deposit money at your convenience.

Why not open your club account today and you will have an entire year to build your shopping fund for Christmas 2008.

YOUR BOARD OF DIRECTORS

Charles S. Dubberley, Chairman
 Kay Newsome David Usher
 Judith Rogers Shelby Pritchett
 Raleigh Stevens Evelyn Brown

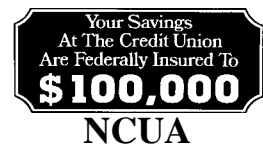
YOUR CREDIT UNION STAFF

Kay Newsome, Mgr
 Shirley Horovitz Deborah Howard
 Kaye Kinnebrew Judy Dubberley
 Freda Henderson Judy Harmon
 Connie Bargeron

HOURS OF OPERATION

Main Office

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



PLEASE ADDRESS ALL CORRESPONDENCE TO:

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22 Oglethorpe Professional Blvd.
 PO Box 13807
 Savannah, GA 31416-0807
 Main Office (912) 691-2087