

# Savannah Postal Credit Union

\* \* \* March 2005 \* \* \*

PO Box 13807

Savannah, GA 31416-0807

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

## WE HAVE MONEY TO LEND

We are happy to make loans for any legitimate purpose. If you need money, we want to lend it to you.

We are an equal opportunity lender.

### April & May Car Loan Promotion



New vehicle rates as low as 5.5%\*

Why not let the top down and cruise into Spring...

\*Conditions and credit qualifications apply.  
Offer subject to change.  
We are an equal opportunity lender.

### Don't let your Summer be a Bummer...

Celebrate life! How about getting out of your routine and take that much deserved vacation. Why put off 'til tomorrow what you should do today? Life, although packed with duties and obligations, is still meant to be enjoyed. How about a vacation? Check out this Summer loan special...

May 1 – September 30  
As low as 9.9% APR  
Up to 24 months to repay  
Up to \$2,500

What are you waiting for? Call or stop by today! Conditions and credit qualifications apply. Offer subject to change. **We are an equal opportunity lender.**

## Home Equity Line of Credit HELOC

Do you need extra money for home improvement projects, vehicle purchases, or a Summer vacation? If you are looking for a stash of cash, GO HOME!

Home is where the money is. Our home equity loan is a smart way to borrow. Your home is your best source of revenue. It works like this:



- ◆ You apply for a line of credit for the equity you have in your home.
- ◆ Upon approval, you can make withdrawals on the amount of money you need.
- ◆ You only pay interest on the money you use.
- ◆ The best thing is that it may be tax deductible. Check with your tax advisor.
- ◆ This is a great way to consolidate debt. Conditions and credit qualifications apply. **We are an equal opportunity lender.**

### Plan today so you don't have a Problem Tomorrow...

Interest rates are on the rise, and now is the time to analyze your household monthly budget. Good planning today can save a lifetime of headaches tomorrow?

How much of your debt is revolving (ex. credit cards)? How much money do you have extra at the end of the month? Do you have any frivolous expenditures you might be able to cut back or even eliminate?

If your month-to-month budget seems tight now, it is probably not going to do anything but worsen with the current condition of our economy. The good news is that you're a member of a credit union that prides itself on its service and is here to help you.

You may have options you are not even aware of, but we can't help if we don't know there is a need or a desire. Please call or stop by our office, because in this case "the sooner the better".

## 2004 Tax Refund

Have your 2004 tax refund sent directly to your share account or your checking account at SPCU via direct deposit...it's quicker, safer and easier.

Why not take advantage of this convenient way to deposit your refund. Simply include our routing and transit number (261273155) on your tax form.

If you want the refund to go to your savings account use your account/member number. If you want your refund to go to your checking (draft account) account use the number located on your checks (700000\_ \_ \_ \_ \_).

If you have any questions call an SPCU employee today.

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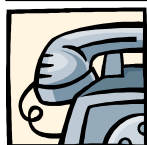
### We Have 2005 Six Flags/Whitewater Tickets on Sale

Whitewater	One Day	\$21.00
Six Flags	One Day	\$23.00
Whitewater/ Six Flags Combo	Dual Park/ Two Day	\$38.00

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### CALENDAR OF HOLIDAY CLOSINGS

- Memorial Day, Monday, May 30<sup>th</sup>
- Independence Day, Monday, July 4<sup>th</sup>



**24 HOUR AUTOMATED TELLER**

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

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### YOUR BOARD OF DIRECTORS

Charles S. Dubberley, Chairman	
Kay Newsome	David Usher
John R. Carlyle	Shelby Pritchett
Raleigh Stevens	Evelyn Brown

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### PLEASE ADDRESS ALL CORRESPONDENCE TO:

#### Savannah Postal Credit Union

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

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### YOUR CREDIT UNION STAFF

Kay Newsome, Mgr	
Michelle Brinson	Shirley Horovitz
Tiffany Peters	Deborah Howard
Kaye Kinnebrew	Kimberly Watson
Judy Dubberley	Freda Henderson

## Vacation Club

### Open your Vacation Club Today...

Don't put off planning that fun vacation because you don't know how to pay for it. Open a Vacation Club Account at SPCU and make sure that your vacation is truly a chance to get away from the daily grind.

Each month put money into your Vacation Club Account. You can even make it payroll deductible. Try it and you'll see that it is true that you don't really miss it. When you are ready to go on that great vacation convert your vacation savings into travelers checks. Or use your SPCU Credit Card and then use your vacation club savings to pay off the balance. Remember, mementoes of your vacation belong in a scrapbook, not on your list of bills to be paid list

Come by and see us today.

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### VITAL STATS February 28, 2005



Assets	\$ 14,001,354.02
Members	2493
Net Worth	13.18%

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### HOURS OF OPERATION

#### Main Office

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



NCUA

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### ONLINE BANKING/BILL PAYMENT

SPCU is exploring the possibility of Online Banking / Bill Payment Services. Please let us know your opinion.

#### I WOULD BE INTERESTED IN ONLINE BANKING/BILL PAYMENT

Member Number \_\_\_\_\_  
Member Name \_\_\_\_\_  
YES \_\_\_\_\_ NO \_\_\_\_\_

Clip & Mail or Drop off to SPCU today.