



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

December 2019

Board of Directors:

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

Vital Stats

November 2019

- Assets \$ 19,304,500
- Members 2188
- Net Worth 16.15%

Hours of Operation:



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

PRIMARY MEMBERS ONLY
 Saturday, February 8th
 CAREY HILLIARD'S
 RESTAURANT

Admission Ticket required for dinner.

Savannah Postal Credit Union's Annual Meeting will be held on Saturday, February 8th, 2020 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, 2020



- January 1st—closed for New Years
- January 20th— closed for Martin Luther King Birthday
- February 17th-closed for Presidents Day

**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 # _____



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

24 HOUR

AUTOMATED
 TELLER

SUZFS number is
 (912) 234-9565

Your Credit Union Staff:
Freda Henderson—Mgr./CEO
Nichole Williams- Asst Mgr
Teresa Cameron
Kaye Kinnebrew
Connie Bargerone
Joy Harris
Leslie Roberts
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 2019. 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 2019 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 being 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.



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.

Respectfully,
Freda Henderson

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

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.



Requirements for nominations from the membership for the two directors terms to expire at the Annual Meeting, Saturday, February 8th, 2020 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, 2020. 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 David Usher and Judith Rogers..

If you do not go after what you want, you will never have it. If you do not step forward, you will always be in the same place.

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.