



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

December 2021



Board of Directors:

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

PRIMARY MEMBERS ONLY

Savannah Postal Credit Union's Annual Meeting will be held on Saturday February 12, 2022 by way of a ZOOM Meeting. The meeting will begin at 7:00 p.m. Please clip and return the registration form to SPCU as soon as possible. At that time you will receive instructions on how to enter the meeting and be given your prize ticket. Door prizes will be drawn from the Zoom meeting participants. This meeting is a virtual meeting by computer or telephone access only.

ANNUAL MEETING
 REGISTRATION FORM
For Primary Members Only

Clip & Return

Yes, I will attend the annual meeting

Name: _____

Address: _____

City: _____

State: _____

Zip: _____

Telephone # _____



Vital Stats

November 2021

- Assets \$ 24,516,360.20
- Members 2087

Hours of Operation:



Monday, Tuesday 9-4

Wednesday 9-2

Thursday 9-4

Friday Lobby 9-4 Drive Thru 9-5

Requirements for nominations from the membership for the one director who's term will expire at the Annual Meeting, Saturday, February 12th, 2022 are as follows: Shelby Pearson

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, 2022. 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

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

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

Your Credit Union Staff:

Freda Henderson—Mgr./CEO

Kaye Kinnebrew

Nichole Williams

Janelle Ancrum

Teresa Ward

Joy Harris

Carolyn Pryor-Part Time

Deborah Howard-Part Time



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Message from the Manager

It is hard to believe that we are already counting down the final days of 2021. 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 2021, it was a whirlwind year dominated by The Pandemic and political news. I am very optimistic that the new year will bring more positive results to the economic struggles of this past year.. 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 2022. 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

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.



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 18th— closed for Martin Luther King Birthday

February 15th—closed for Presidents Day



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.



Even though it may be unpleasant, preparing for end of life is important to your overall financial health. When it comes to making decisions about how you want your finances to be handled after you are gone, you can't afford to put it off. If you haven't put much thought into end-of-life planning, here are some steps you may want to make to ensure that your family is protected.

1. Make a Will
2. Consider a Living Trust
3. Review and Update your Beneficiaries
4. Evaluate your Insurance
5. Prepare Burial/Funeral plans

Planning for end-of-life situations is no picnic but it is essential to protecting your finances and your peace of mind. The more prepared you are now, the better off you and your family will be when the inevitable occurs.