



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

December 2022



Board of Directors:

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

PRIMARY MEMBERS ONLY

Savannah Postal Credit Union's Annual Meeting will be held on Saturday February 11, 2023 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 2022

- Assets \$ 25,853,368
- Members 2065
- Net Worth 11.35%

Hours of Operation:



- Monday, Tuesday 9-4
- Wednesday 9-2
- Thursday 9-4
- Friday Lobby 9-4 Drive Thru 9-5

It's the most wonderful time of the year! In observance of New Year's , our office will close at 12:00 Dec. 30th and will be Closed Monday Jan 2nd in observance of New Year's. Remember, you always have 24/7 access to your account via online and mobile banking.

While you're being merry, remember to safeguard yourself against cyber-grinch who schemes to steal your holiday joy– and your personal data. Scammers use fake phone calls, text messages, and emails to trick you into sharing your banking information.

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:
- Nichole Williams—Mgr./CEO
- Freda Henderson
- Kaye Kinnebrew
- Teresa Ward
- Joy Harris
- Carolyn Pryor-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 2022. 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 2022 it was a whirlwind year! Dominated by our economy and political news, I am happy to report that even with the economic struggles Savannah Postal Credit Union is Safe and Sound. Even with all of the above mentioned, nothing is more important than our 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 2023. 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 so many ways. I wanted to make certain you knew how appreciative I am. I hope each and every one has a New Year filled with good health, peace and prosperity.

Respectfully,
Nichole Williams



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.

**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 3.9% financing
***Terms and conditions apply— Loan subject to credit approval.



Requirements for nominations from the membership for the two directors whose terms will expire at the Annual Meeting, Saturday, February 11th, 2023 are as follows: David Usher and Judith Rogers.

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, 2023 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.

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 2nd—closed for New Years

January 16th— closed for Martin Luther King Birthday

February 20th-closed for Presidents Day

