

Savannah Postal Credit Union

P O Box 13807

Savannah, GA 31416-0807

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

www.savannahpostalcu.com

JUNE 2019

**Board of Directors: BACK TO SCHOOL LOANS:**

Freda Henderson

David Usher

Judith Rogers

Raleigh H. Stevens

Evelyn F. Brown

Shelby Pearson

**We are currently taking applications for back to school loans. They will be disbursed from July 1st to October 1, 2019.**



*Dive into summer with some extra cash.*  
**SPRING FLING LOAN**

MARCH 1, 2019 - SEPTEMBER 30, 2019

Spring and Summer

Personal Loan Special

\$2500.00 for 24 months



~ "People don't plan to fail; they just fail to plan." ~

~ "The road to success is marked with many tempting parking places." ~

~ "The man who removes a mountain begins by carrying away small stones." ~



**Thursday- July 4th**

**Independence Day**

**Monday- September 2nd—Labor day**



*It's not to late*

Believe it or not Christmas is right around the corner. It's never to late to open up a Christmas Club account. Stop by our office and see one of our officers about opening an account today.



**For Your Information:**

**Due to technical difficulties Shelby Pearson was left off the Board of Directors listing in March 2019 Newsletter.**

Please use our 24 hour automated teller Suzi. It is a FREE service and it saves you time.

Suzi's number is  
(912) 234-9565



**Your Credit Union**

**Staff:**

Freda Henderson, CEO

Kaye Kinnebrew

Connie Bargerone

Nichole Williams

Teresa Cameron

Joy Harris

Part-time:

Vicky Stringer

Deborah Howard

**Vital Stats**

May 2019

- **Assets :**  
\$19,430,779.86
- **Members:**  
2270
- **Net Worth:**  
15.82%



**Hours of Operation:**

Monday, Tuesday 9-5

Wednesday 9-2

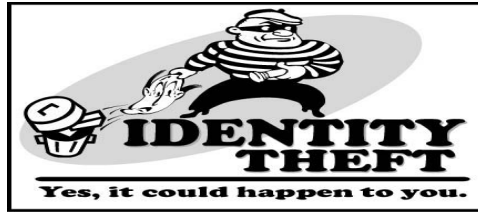
Thursday 9-5:30

Friday 9-6:00



Savannah Postal Credit Union would like to send our condolences to the families of the members we have lost in recent months. We hold each and every one of you close to our hearts.





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**PLEASE READ:  
 IMPORTANT  
 MESSAGE**

### **Important Warning: Fraud Education**

Thousands of fraudulent emails are being sent out by criminals claiming to be credit unions, banks, credit card companies and even government agencies such as NCUA. These emails usually claim there is a problem with your account and either ask you to reply giving your account number, pin number, password or other personal information. Email may direct you to a fake website that looks genuine. **Never reply or go to these sites. Delete the email. Remember, once the person who sent you the email has your information, they control your account. Your financial institution will NEVER ask you for your personal information.** Always call your institution using a known phone number. Do not use the number shown in the email .

Take a moment and thank a veteran or someone who is currently serving our country to protect our freedom.



Don't have a Visa Credit Card with Savannah Postal Credit Union?

Come in and see one of our loan specialists to apply for one today. They are good to have for credit building, making hotel and rental car reservations, paying large purchases over time and for emergencies.



Identity theft is a common federal crime that occurs every day. It is a rapidly growing crime that robs a person of their financial stability . Thieves are known to steal your personal information such as your name, address, date of birth, social security number, financial information and pin or passwords. No one is safe from identity theft, but you can lower your risk by following a few steps.

- Shred all unwanted documents containing personal information and all unsolicited credit card and loan offers.
- Shield keypads with your hand or body before entering passwords, card numbers or pin numbers.
- Avoid sharing personal information over the phone in public. If you must do so, use a low voice or shield your mouth.
- Never carry your social security card, pin or account numbers with you. Keep them in a safe secure place.
- Check your bank accounts and card activity regularly and look for unfamiliar charges.

**SCAM!  
 Alert!**

### **Stay safe and stay informed**

Savannah Postal Credit Union wants to keep our members informed on the latest check scam. There are several variations of a fake check scam that has the potential of causing our members financial ruin. It could easily start out as someone offering to buy something from you, pay you to work from home or even a sweepstakes that you have supposedly won. The person who is scamming you will sound quite believable. These scammers hunt for their victims. They use methods such as calling, sending emails or sending a fax to people randomly knowing that someone will take the bait. They will often claim to be in another country and convince you that it is too difficult or complicated to send you money, so they will have someone in the U.S. send you a check. They will ask you to deposit the check, which is usually more money than agreed upon and tell you to wire them back a certain amount of money. **DO NOT FALL FOR THIS.** The check that the scammers have sent you is no good and you will be held liable for the bad check. These checks look very real to the point of having real bank names and addresses on them but don't be fooled, they are fake checks. The checks have looked so real, that even bank tellers have been fooled. Ultimately you are responsible for the checks that you deposit into your account. When you deposit a check and that check is returned back to your financial institution, the amount that was originally credited to your account will be deducted from your funds. If there isn't enough money to cover that check, the financial institution has every right to take the funds from other accounts you may have and even sue you to recover the funds. Law enforcement can also get involved by bringing charges against the victim because it may look like they were involved in the scam and knew that check was counterfeit. There is never a legitimate reason for anyone who is giving you money to ask you to wire the money back to them.