

Savannah Postal Credit Union

P O Box 13807

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

www.savannahpostalcu.com

March 2024



Board Of Directors:

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

SPCU WILL BE CLOSED ON MONDAY MAY 27TH IN OBSERVANCE OF MEMORIAL DAY AND THURSDAY JULY 4th FOR INDEPENDENCE DAY.

The Annual Meeting of Savannah Postal Credit Union was held on Saturday February 10, 2024. If you didn't attend this year, you missed out on great food, good fellowship and excellent door prizes. Our Grand Prize winner this year of a 55 inch TV was Betty Strickland. We would like to congratulate all the members who won this year and would like to thank everyone for attending the meeting.

Your Credit Union Staff:

- Nichole Williams, Mgr.
- Freda Henderson
- Teresa Ward
- M.Kaye Kinnebrew
- Robin Walden-Bell
- Joy Harris
- Part-Time: Carolyn Pryor



HOURS OF OPERATION:

- Mon. & Tues 9-4
- Wednesday 9-2
- Thursday 9-4
- Friday 9-4:00 Lobby
9-5 Drive Thru

Important dates to remember:

- Mothers Day— May 14th
- Fathers Day— June 18th

It's Graduation time again

Let SPCU and \$500 get you over the hump. See one of our loan specialists for further details.



Are you having problems with your debit card not working?

There could be a simple solution to correct this problem. Make sure all of your information on file with Savannah Postal is correct and up to date. We have gone live with our debit cards so having the correct information on file is extremely important. Your address including your zip code and phone numbers **MUST** match if not, this will hinder proper usage of your card.



Vital Stats

FEBRUARY 2024

- Assets \$ 24,259,050.77
- Members 2080
- Net Worth 13.84%



Savannah Postal Credit Union would like to wish everyone a Happy Easter.

EVER DREAM OF THAT PERFECT VACATION OR NEEDED REPAIR?



Our Spring Fling Loan is now available. This loan special is for \$2500.00 and financing is for 24 months with interest rates as low as 7.99%. Certain rules may apply. Please stop by the office and see one of our loan specialists for details. We are here to help you with all your lending needs.



Our Services For Your Convenience

- Direct Deposit
- Debit Cards
- Mortgages
- Quick Cash Loans
- Free Online Banking
- Notary Public Service
- Payroll Deductions
- Free Bill pay
- Home Equity Loans
- Personal Loans
- Safe Deposit Boxes
- Certificates / IRA's
- Vehicle Loans
- Credit Cards

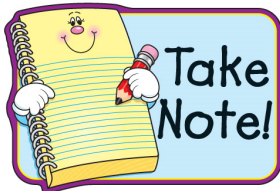
We look forward to serving you!

Want to save time? Please use Suzi, our automated teller. This will save you time and can answer all your questions.

**SUZIS NUMBER IS:
 (912) 234-9565**



All third-party payment apps where freelancers and business owners receive income are required to begin reporting transactions involving you to the IRS in 2024



Money Saving Tips for Spring

Spring is our favorite time of the year at Savannah Postal Credit Union. Like you, we spend more time outside and always look forward to the family vacation time. If you are on the go remember to be vigilant with your money and keep your information safe.

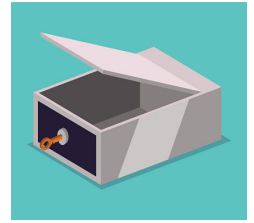
Take these easy precautions:

- Sign up for direct deposit.
- Monitor your accounts with mobile and online banking.
- Use alerts to watch account activity and balances when traveling.
- Use only well lit ATM's at night especially in unfamiliar areas. If you don't feel safe, you should leave.
- Don't count your cash at the ATM.
- Watch for skimming at the ATM, gas pump and other card terminals. Thieves can attach a realistic looking device that captures your card information and PIN. If you notice anything unusual about the service, report it and try another location.
- Avoid carrying large amounts of cash. Use your debit or credit card instead.
- When you use your card keep track of it throughout the transaction.
- If you're traveling for a long period, stop your mail.

Check Your Credit Report Your credit report determines your credit score which determines your interest rates on loans. Every year, you are guaranteed one free credit report from each of the major credit bureaus. You should take advantage of this and look it over for errors and discrepancies. Mistakes in your credit report can negatively affect your credit score and loan approval odds and interest rates.

CREDIT RULES:

- Credit cards are just like a loan— you must pay your payment each month.
- Pay your loans on time each month.
- Keep track of how much you spend. Remember that incidental and impulse purchases add up fast.
- Never lend your debit or credit card to anyone.
- Owing more than you can repay can damage your credit rating. That can make it hard to finance a car, rent an apartment, get insurance or even get a job.



SAFE DEPOSIT BOXES

Ensure the safety of important papers and valuable possessions.

We have several sizes available to fit your needs. Annual rental fees range from \$15.00 to \$65.00.

Did you know that SPCU offers Visa Credit Cards? See one of our Loan Specialists for details



SPCU would like to wish everyone a safe and Happy Memorial Day!!

