



# BRIDGING INTEREST

*Savannah Federal Credit Union—Providing Safe Harbour For Your Money*



## We Have The Money To Lend For The Things You Need!

In today's tough economic times it's difficult to know who you can turn to when you need help with your lending needs. Since 1931, members of Savannah Federal Credit Union have learned to count on the credit union to treat their lending request individually rather than just a number. So, whether you need money for a new car, a vacation, home mortgage, recreation vehicle, or for any reason, apply with us. You can apply either in person at our credit union office or anytime, 24 hours a day, online at [www.savannahfederalcreditunion.org](http://www.savannahfederalcreditunion.org). We have the money to lend! Here are just a few examples:

### **AUTO LOAN RATES as low as 5% APR\***

Low rates and generous terms means an affordable monthly payment for the life of your loan.

### **HOME EQUITY LOANS**

A fast, affordable home equity loan lets you use the equity in your home to consolidate debt, make home improvements, cover medical expenses or help pay for college.

### **FIRST MORTGAGES**

It's a buyer's market! Our first mortgage loans are suitable for all buyers and are at low rates.

### **WILDFIRE LOANS**

Borrow up to \$500 for any use with no credit check required. *(Except for first time borrowers.)*

*The sub-prime mortgage crisis may have cased other financial institutions to stop lending, but not your credit union! Contact us today for more details and to apply.*

\*annual percentage rate. Rates and terms subject to change. Loans subject to approval.



## Grand Re-Opening Scheduled For June 10, 2009

The anticipated date of reoccupying our newly renovated office moves closer each day. In anticipation of this exciting day, we are planning a Grand Re-Opening Celebration. Showcasing the festivities are a TV raffle (proceeds to benefit the Children's Miracle Network), food and fun, too. Raffle tickets will be available for purchase at \$1 each or \$4 for 5 tickets. For more details on the TV raffle, and to purchase your tickets, please see a member service representative.

As you may have already experienced, we are being temporarily housed in suite B200 in our same building. We are waiting with much anticipation as the finishing touches are being made to our office.

Won't you join us in our grand re-opening celebration? We're looking forward to being back in our new "old" location, providing you the high level of member service you expect. Thank you for your patience as we continue to prepare for this transition.



*Raise Your Hand If You Had A Great Time  
At the Annual Meeting!*

## This Year's Annual Meeting Was Another Success

Thank you to all our members who were in attendance at the annual meeting. A great time was enjoyed by all. Our door prize winners included the following members: Evelyn Smith, Janet Lucas, Karen Fitzpatrick, Juanita Mustipher, Roger Lafond, Veronica Vines, Ruthie Page, Alicia Sargent and Lanie Parker. Congratulations, winners!



Many of our lucky winners received a Savannah FCU VISA gift card. Gift cards make great presents because they can be used at any retailer who accepts VISA. With wedding season and high school graduations coming soon, you may find them to be a great gift-giving alternative. They are easier to wrap, too! You decide the amount you'd like for your gift recipient to receive, from \$10 to \$500. For more information on how you can purchase a VISA gift card contact a member service representative.

Even if you didn't win a door prize, all in attendance did receive a special gift. The next annual meeting will be held during March, 2010. Mark your calendars now so you won't miss all the festivities next year.



## Mark the Date! ENGINEER DAY June 26, 2009

*Events for the whole family are scheduled!*

Engineer's Day has been scheduled for June 26th. This annual event celebrates the hard work and dedication of the Corps of Engineers. Employees and their family are invited to join in all the activities that are scheduled on this special day.

Additionally, the credit union will have Kinderprint kits available during Engineer Day for all the children in attendance. The Kinderprint Safety & ID Kits are a vital investigative tool for law enforcement. The kits record personal and critical information about a missing child to share with law enforcement in the event that a child goes missing. There is a place for the child's name, address, Social Security number and other important personal details. The kit also has a fingerprinting strip, a place for dental records and emergency contact information. Credit union officials and a friendly police officer will be onsite to fingerprint each child.

If you are involved with another group who would be interested in having the credit union in attendance during a family picnic or other outing, please contact the credit union. We will gladly provide the kits free of charge to your group as well. **If you are from another employer and would be interested in the credit union participating in your family day, please contact the credit union.**



## CALENDAR

The credit union will be closed the following dates during the second quarter, 2009:

Monday, May 25, 2009  
Memorial Day

Friday, July 3, 2009  
Independence Day Holiday

Monday, February 16, 2009  
President's Day Holiday

*and other designated Federal Holidays.  
In case of emergency closings, visit our website, [www.savannahfederal.org](http://www.savannahfederal.org) for details, and dates and times of reopenings or additional closings.*

## Our Financials

*Unaudited Balance Sheet,  
as of February 28, 2009*

Total Assets	\$16,600,337
Total Shares	\$13,394,477
Total Loans	\$8,814,069
Total Members	1,884



## Savannah Federal Credit Union

124 Barnard Street,  
Room B110  
Savannah, GA 31401

*Mailing Address:*

P.O. Box 8122  
Savannah, GA 31412-8122

(912) 234-8978  
(912) 234-5023 fax

[www.savannahfederal.org](http://www.savannahfederal.org)

### Credit Union Staff

Jane Evans, *Manager*  
Debbie Blackston, *Loan Officer*  
Melissa Warren, *MSR*  
Juanita Mustipher, *Head Teller*  
Lakeisha Gray, *MSR*  
Pamela Hope,  
*Administrative Assistant*

