



BRIDGING INTEREST

Savannah Federal Credit Union—Providing Safe Harbour For Your Money

Important Change to Your Debit Card



Beginning August 15, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions.

Today, if you do not have enough money in your account for approval of a debit card purchase or ATM withdrawal, we may still authorize and pay your overdraft. However, if you do not

consent to overdraft coverage for your ATM/debit card before August 15, 2010, then your purchase or withdrawal request will be DECLINED.

Our overdraft program does not guarantee we will cover your overdrafts, but if we do, you will be charged our standard fee of \$32 or each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc., then we may pay your overdraft item up to \$300.

Currently we authorize and pay checks, automatic debits, electronic transfers, ATM withdrawals and debit card purchases. **But, after August 15, 2010, we will no longer authorize and pay overdrafts for ATM withdrawals and everyday debit card purchases unless you consent by either:**

- Calling us at (912) 234-8978
- Visiting our website at www.savannahfederal.org
- Completing an opt-in form with one of our representatives

If you like the added protection of overdraft coverage you currently have on your debit card and want to avoid the embarrassment of having a debit card purchase declined in the future, then contact us NOW to be sure your coverage is not interrupted.

OPT-IN FORM

To expedite the process, you may complete this form and bring it to the credit union. Our friendly representatives will then make the proper notation to your account regarding this issue. Please note that your selection will not become effective until August 15, 2010. You have the right to revoke your decision at any time.

- I want Savannah Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want Savannah Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number(s): _____



Mobile/Text Banking Is Now Available

Your fast and agile texting skill can now be put to worthwhile tasks when you utilize our new mobile/texting banking feature. It's a quick and easy way to securely access your credit union account information whenever you need it.

Mobile Banking

Save our link under your Favorites for easy access. Once you are logged in you'll have the ability to access your account balances, make transfers, and view eDocuments.

Text Banking

Once you set up your mobile device through our home banking website, you'll have the ability to access many different time saving features on your credit union account, including balance inquires and transaction history.

The first step in accessing Mobile and Text Banking on your phone is to have an active Savannah Federal Credit Union's Online Banking status. If you do not currently have access to Online Banking please contact the credit union staff to get set up. We'll be happy to help you and to get you started with this brand new method of account access.



We Keep Your Private Information Under Lock & Key

Our Privacy Policy informs members as to our methods of maintaining member's private information. If after reading this information, you find you have some questions, please don't hesitate to contact us.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies, and mortgage service companies

Non-financial companies, such as consumer reporting agencies, check/share draft printers, plastic card processors, and government agencies.

Disclosure of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform other services on our behalf so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with Savannah Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Savannah Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

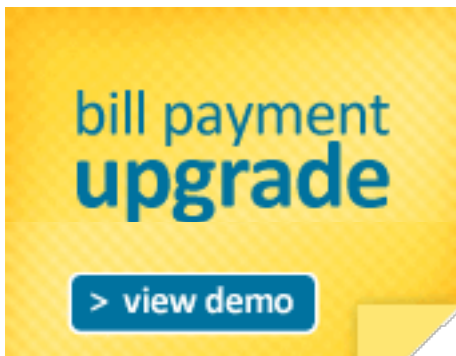
- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

Savannah Federal Credit Union
124 Barnard Street, Room B110
Savannah, GA 31401
Phone: (912) 234-8978
Fax: (912) 234-5023

With Our Upgraded Bill Payment Product You Can Now Use Your Cell Phone For Your Internet Banking

That's right! You can now use your cell phone to get information about your account balances, transfer money and so much more. You can even use our Bill payment service with your cell phone. All you need is a browser on your phone. If you have the popular iPhone, you will get some additional pretty graphics, but you don't need that particular product to do all your internet branch business. And the Billpay can transfer in your bills online and pays most items electronically. Usually you will now have a two day turn around. Check out our demo at www.savannahfederal.org.



See The Demo For More Details!
Now Available On-Line At
www.savannahfederal.org

CALENDAR

The credit union will be closed the following dates during the third quarter, 2010:

Independence Day
Monday, July 5, 2010

Labor Day
Monday, September 6, 2010

and other designated Federal Holidays. In case of emergency closings, visit our website home page, www.savannahfederal.org, for details and dates and times of reopenings or additional closings.

Our Financials

*Unaudited Balance Sheet,
as of March 31, 2010*

Total Assets	\$17,876,748
Total Shares	\$14,297,735
Total Loans	\$9,372,116
Total Members	1,948



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

Credit Union Staff
Jane Evans, *Manager*
Debbie Blackston, *Loan Officer*
Melissa Hodges, *MSR*
Juanita Mustipher, *Head Teller*
Lakeisha Mincey, *MSR*
Pamela Hope,
Administrative Assistant

