



# BRIDGING INTEREST

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



## Your Credit Union Has You Covered In Case Your Identity Is Stolen

If you have ever known of someone who has had their identity stolen, you know how much a hassle it can be, not to mention, very scary. It's hard to know which is worse--the

thought that someone has taken possession of all of your personal information or what it will take to reinstate it.

Education is key in preventing identify theft from perpetuating. First, what is identity theft exactly? It occurs when someone uses your personal identifying information, such as your name, Social Security or credit card number, without your permission to commit fraud or other crimes. Did you know that the Federal Trade Commission estimates that as many 9 million American have their identifies stolen each year?

Identity theft is serious business and is not to be taken lightly. In an effort to protect our members from having to spend hundred of dollars and many days repairing damage in the event their identity is stolen, we now offer LifeStages Identity Management Services. This special service is offered by Identity Theft 911 and is a free service to our members.

LifeStages Identity Management Service provides members with a fraud specialist to cover all instances that could put you in the position of having your identity stolen. This includes the parents and guardians of minor children; those who are in active duty, especially those abroad; victims of medical identity thefts; surviving spouses; members who travel, especially to foreign countries; and victims of a hurricane, earthquake, tornado, flood or home fire. It also provides a fraud specialist for those victims of actual identity theft.

For more information regarding this special product or about ways your credit union safeguards against identity theft, contact us today or visit our website at [www.savannahfederal.org](http://www.savannahfederal.org).



## Come Be A Part of the Crowd! There Will Be Room For All At The Annual Meeting

No matter how many credit union members are in attendance this year, you can be assured there will be a place for you! Just be sure to mark your calendars for the annual meeting date. There are several reasons that you'll want to be there. First, this is the time that members of Savannah Federal Credit Union join together to celebrate the success of the prior year. Second, it allows participants to be included in an activity that separates credit unions from other financial institutions--voting for the individuals who will represent their ideals as a member of the Board of Directors. Last, but certainly not least, you'll be able to enjoy free samples and some will win cash prizes! Join your friends and fellow members at:

### **Annual Meeting**

March 8, 2010

2:30 p.m.

Third Floor Conference Room  
Juliette Gordon Low Federal Complex,  
Bldg. B  
124 Barnard Street  
Savannah, GA 31401

**Identity Theft 911**  
From panic to peace of mind.™

America's #1 Identity Theft Resolution Service



## Resolve To Be Financially Fit In 2010 With The Credit Union As Your "Trainer"

In our current economic times, it just makes sense to start exercising sound financial practices with your money. This year, make a pledge to make smarter choices with your money. Here are a few suggestions to start you on your financially fit training program:

**Set financial goals**-What do you really want to do with your money? Take those goals, determine what they will cost and divide that amount by the number of months you have to achieve them. That will tell you how much you need to set aside for each month.

**Budget your money**-Determine your monthly expenses and subtract that amount from your income. Is more going out than coming in? If so, consider ways you could either reduce your spending or add to your income.

**Plan to save**-Having money in a liquid savings account gives you stability and peace of mind. Using direct deposit to make automatic deposits into your account, makes saving easy.

**What about your retirement?** Take the time to review your retirement plan. Contributing to a tax-deferred retirement plan can make the most of your income. Be on the look-out for plans that have compound interest and if your employer matches your contributions, that's even better!

**Be smart about your credit**-Commit to only charging if you can afford to pay the entire balance each month. Check with your credit union first before making any big purchases, such as a new car, or before financing a mortgage. We can save you money thanks to our low interest rates.

**Take a look at your credit report**-Take the time to request credit reports from each of the three major credit bureaus. Check them for discrepancies and dispute and incorrect items. You can receive a free copy of your report from each of three credit bureaus by contacting Annual Credit Report Request Service at [www.annualcreditreport.com/877-322-8228](http://www.annualcreditreport.com/877-322-8228).

**Maintaining your financial business at your credit union is a great way to keep your finances in great shape. Contact us today for more information on how we can help you.**

There's still time for 2009 Contributions

**IRA**  
Stop by the Credit Union for Details!

### Notice of Verification

Savannah Federal Credit Union will be conducting a verification of accounts as of December 31, 2009. Any discrepancies found on your statement should be reported to the following address: Sherry McCumber-Kahn, Supervisory Committee, Savannah Federal Credit Union, P.O. Box 8818, Savannah, GA 31412-8122.

## CALENDAR

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

Friday, January 1, 2010  
New Years Day

Monday, January 18, 2009  
Martin Luther King, Jr. Holiday

Monday, February 15, 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 November 30, 2009*

Total Assets	\$17,168,687
Total Shares	\$13,076,648
Total Loans	\$ 9,540,920
Total Members	1,929



### Savannah Federal Credit Union

124 Barnard Street,  
Room B110  
Savannah, GA 31401

*Mailing Address:*

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Savannah, GA 31412-8122

(912) 234-8978  
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[www.savannahfederal.org](http://www.savannahfederal.org)

#### Credit Union Staff

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

