



# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

2ND QUARTER 2018



### Board of Directors

Rick Olek Jr., Chair  
Rena Ingersoll, Vice Chair  
Kim Bucholz, Secretary  
Bruce Buck  
Colin Carlsrud  
Terry Hansen  
Julie Nash

### Supervisory Committee

Jason Cossette, Chair  
Mary Gillespie  
Tom McDonald  
Kent Onerheim  
Pam Prescott

### Main Office:

Karen Andersen, Manager/CEO  
Vicki Klein, Asst. Manager  
Charlotte LaCrosse  
Pam Reis  
Mary Bastle  
Becca Payne  
P.O. Box 9318  
2730 12<sup>th</sup> Ave. S.  
 Fargo, ND 58106-9318  
701-232-6910  
1-800-726-3177  
Fax 701-232-1217  
Drive-up M-F 7:30 AM-5:30 PM  
Lobby M-F 8:30 AM-5:00 PM

### Grand Forks Branch

Staff: Pam Cote  
Beth Krogstad  
P.O. Box 5055  
2501 28<sup>th</sup> Ave. S.  
Grand Forks, ND 58206-5055  
701-772-5699  
Fax 701-792-3539  
Lobby M-F 8:30 AM-1:00 PM  
2:00 PM-4:30 PM

### Voice Response:

1-888-297-8820

### Website:

[www.postalfamilyfcu.com](http://www.postalfamilyfcu.com)

### Email:

[pffcu@postalfamilyfcu.com](mailto:pffcu@postalfamilyfcu.com)

## TAKE A ROAD TRIP

Postal Family Federal Credit Union wants to help you “Take a Road Trip!” Our new vehicle loan rates are as low as 2.24 % APR and our used vehicle loan rates are as low as 3.24%. IWS Warranties and GAP are also available. If you currently have your vehicle financed elsewhere, we can easily transfer your loan here. We want to help you save money on your vehicle loan.

“Take a Road Trip” with Postal Family Federal Credit Union today!



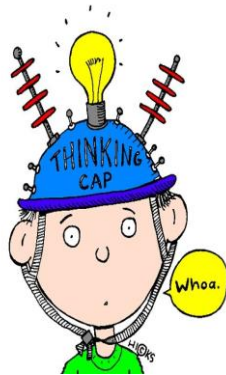
## PEE WEE PENGUIN PICNIC

Please join us in celebrating Pee Wee’s 31<sup>st</sup> Annual Picnic at the Red River Zoo. Our theme this year is “The Science of Saving.” Admission is free for our credit union members; children age 12 and under must be accompanied by an adult. Please contact one of our offices to make your reservations. See you at the zoo!

Date: August 14, 2018

Time: 5:00 to 7:00 PM

Place: Red River Zoo, Fargo



## VERIFIED BY VISA

Verified by Visa, also known as 3D Secure, is intended to secure credit card transactions over the internet. It protects a buyer’s credit card against unauthorized use when shopping online. This service enables buyers to validate transactions made over the internet by requesting a personal code (usually sent to your cell phone or email address as a one-time PIN). It helps protect against fraudulent use by unauthorized individuals. Please note that Verified by Visa does not totally eliminate fraud, so be sure that your online transactions are made only on secure sites.

# Postal Family FCU-2nd Quarter 2018

## Services and Benefits:

Share Savings  
Money Market Shares  
Share Draft Checking  
Debit Card  
Visa Credit Card  
Visa Gift Card  
Share Certificates  
Traditional IRA  
Roth IRA  
Coverdell ESA  
Christmas Club  
Special Share Accounts  
New & Used Vehicle Loans  
Share Secured Loans  
Personal Loans  
Overdraft Protection Loans  
First Class Mortgage Loans  
Home Equity Line of Credit  
Loans  
Direct Deposit  
Payroll Deduction  
Pre-authorized Payments  
Cashier's Checks  
Wire Transfers  
Member Direct Insurance  
Credit Disability Insurance  
Credit Life Insurance  
AFLAC Insurance Products  
CUNA Mutual AD&D Insurance  
American Income Life  
Insurance  
Notary Service  
Toll Free Phone Line  
Voice Mail  
Voice Response Line  
Website  
Credit Union Connect  
Drive-up Window: Main Office  
After Hours Depository  
Pee Wee Penguin  
Young Saver's Club  
Quarterly Newsletter  
InterContinental Warranties  
GAP Insurance  
E-Statements  
Bill Payment  
MPI Coins  
AAA Insurance  
ATM-GSA Building, Fargo  
ATM-Colfax Express  
ATM-William Guy Fed Bldg,  
Bismarck  
Mobile App  
Student Loans  
Mobile Deposit

## MOBILE DEPOSIT

Postal Family Federal Credit Union now has Mobile Deposit. Once you are registered on CU Connect, go to the App Store on your phone and select the Postal Family FCU app. Download it and you're ready to go. When you sign up, you'll receive an email response, approving your acceptance. Please read the disclosure and note that it may take up to 24 hours for the funds to be available. Endorse the back of your check, write "For Mobile Deposit only to PFFCU," and date it. Take a photo of the check (front and back), and email it to us as directed. It's that easy!

## VISA CREDIT CARDS

With Postal Family FCU's Visa Card, you'll enjoy:

- No Annual Fee
- No Balance Transfer Fee
- Rates as low as 8.90%
- No Cash Advance Fee
- Great Local Service

Stop by or call us today!



## SCHOLARSHIP WINNERS

Congratulations to Sydney A., Tyler N., and Emma O., who were each selected to receive a \$250 scholarship! Best wishes to all of our graduating seniors.

## STUDENT LOANS

Postal Family FCU has partnered with Corporate Central Credit Union to offer student loans to our members. Please use the link from our website for your application.

## ATTENTION

Our website is being re-designed soon. Watch for our new changes!

## LIKE US ON FACEBOOK

Check out our Facebook page! We have photos and information about recent and upcoming events. Keep up to date with what's going on at your credit union on Facebook!

For any Credit Union concerns, please contact:  
Supervisory Committee Address: P.O. Box 9873  
Fargo, ND 58106-9873

## Holiday Closings:

Wednesday,  
July 4, 2018  
Independence Day



Monday,  
September 3, 2018  
Labor Day

