



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3rd QUARTER 2023



Board of Directors

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Main Office:

Karen Andersen, Manager/CEO
Vicki Klein, Asst. Manager
Charlotte LaCrosse
Mary Bastle

P.O. Box 9318
2730 12th Ave. S.
Fargo, ND 58106-9318

Main Office 701-232-6910
Toll Free 1-800-726-3177
Fax 701-232-1217

Drive-up M-F 8:00 AM-5:00 PM
Lobby M-F 8:30 AM-5:00 PM

Grand Forks Branch

Staff: Tanya Murphy
Kathy Selden

P.O. Box 5055
2501 28th Ave. S.
Grand Forks, ND 58206-5055

701-772-5699

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

Email:
pffcu@postalfamilyfcu.com

INTERNATIONAL CREDIT UNION DAY

On Thursday, October 2023, Postal Family Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union Day. This year marks the 75th anniversary of International Credit Union Day.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Please stop by our offices to enjoy Taco in a Bag, sign up for door prizes, and pick up your 2024 calendars. Our Pee Wee Penguin members are encouraged to submit coloring sheets that will be displayed in our offices.

Credit unions were built in the principle of “People Helping People.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Postal Family Federal Credit Union is honored to be a part of this proud tradition. Please join us in celebrating International Credit Union Day!



STUDENT LOAN OPTIONS FOR OUR MEMBERS



Postal Family Federal Credit Union has partnered with ISL Education Lending to help members with college expenses. Through this partnership, we are able to offer three types of loans for college financing. There are no origination or late fees associated with any of these loans.

To learn more or apply, visit our website at <https://postalfamilyfcu.com/>.

Private Student Loans

The Partnership Advance Education Loan[®] is a national loan for undergraduate and graduate student borrowers, who may need one or more cosigners.

The College Family Loan[®] is for parents, family members or friends looking to borrow on behalf of students to help with college expenses or to relieve some of their potential debt. Applicants who do not meet the credit criteria on their own may apply with one or more cosigners.

Refinance Loans

Refinance loans are available to help you repay existing student loans as well. The Reset Refinance Loan[®] offers the opportunity to simplify repayment and lower:

- The interest rate you pay on student loan debt.
- The amount you will pay over time through shorter repayment terms or lower rates or a combination of both.
- Monthly payment amounts through a longer repayment term.

As with the other loans, eligibility and credit criteria requirements are provided upfront and in clearly defined language online. You may complete a simple pre-qualification step to see the rates you may qualify for without impacting your credit score.

Postal Family FCU- 3rd Quarter 2023

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
 Servion 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
 AAA 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
 Auto Link
 InterContinental Warranties
 GAP Insurance
 E-Statements
 Bill Payment
 MPI Coins
 Mobile App
 Mobile Deposit
 ATM-GSA Building, Fargo
 ATM-Colfax Express
 ATM-William Guy Fed Bldg,
 Bismarck
 ATM-Prairiewood Station Fargo
 ATM-Grand Forks Post Office

SANTA CLAUS IS COMING

Join us for Santa Day on Friday, December 1st, at the credit union! We'll have activities, crafts, gift bags, and treats. Santa will be available to visit with the children and have their photos taken together.



Fargo Branch: 3:30pm – 5:30pm

Grand Forks Branch: 3:00pm – 5:00pm

Please stop in and enjoy visiting with Santa!

Countdown to Halloween

BUCKET LIST

1. Carve a pumpkin
2. Watch Hocus Pocus
3. Put up Halloween decor
4. Go on a hay ride
5. Get lost in a corn maze
6. Pick out Halloween costumes
7. Decorate your home
8. Bake pumpkin muffins
9. Spook your friends
10. Wear Halloween pajamas
11. Pick out books at the library
12. Buy your favorite candy
13. Trick or Treat



MARY BASTLE IS RETIRING

Mary Bastle, our Member Service Rep in our Fargo office, will be retiring on November 3rd after 18 years of dedicated service to our members. Please stop by our Fargo office to say goodbye and wish her well in her retirement.

Holiday Closings:



Monday,
 October 9, 2023



Friday,
 November 10,
 2023



Thursday,
 November 23,
 2023



Monday,
 January 1, 2024



Monday,
 December 25,
 2023

POSTAL EVENTS

If you are having a postal event that you would like the credit union to attend, please contact us to schedule a date and time.

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

