



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

4th QUARTER 2022



Board of Directors

Rena Ingessoll, Chair
Chad Olson, Vice Chair
Ida Volesky, Secretary
Kim Bucholz
Mike Fosberg
Janel Beauchamp
Amy Steffens

Supervisory Committee

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

Main Office:

Karen Andersen, Manager/CEO
Vicki Klein, Asst. Manager
Charlotte LaCrosse
Pam Reis
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-4:30 PM

Grand Forks Branch

Staff: Tanya Murphy
Kathy Selden
Peggy Gunderson

P.O. Box 5055
2501 28th 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

Email:
pffcu@postalfamilyfcu.com

Postal Family FCU's 86th Annual Meeting



You are cordially invited to attend Postal Family Federal Credit Union's 86th Annual Meeting and Dinner.

Saturday, February 25, 2023

Holiday Inn, Fargo, ND

Social at 5:30 pm; Dinner at 6:00 pm

Bingo and Door Prizes

Come and enjoy the evening with your postal employees and friends. Early Bird tickets are \$25 through January 31st; after that, they're \$27 each. Children, 10 years and under are \$10.

Final deadline for tickets is Friday, February 17th.

There are three positions open on the Board of Directors for three-year terms. If you are interested in serving on the board, please contact a member of the Nominating Committee (credit union staff) by February 17th, 2023, to place your name on the ballot.

Beware of recent scams:

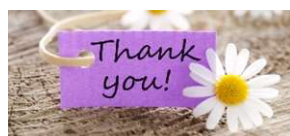
- Calls that say that your bank or Amazon account is frozen.
- Unexpected calls, texts, and emails that refer to an unauthorized purchase.
- Asking for your bank account information, to install software on computer devices, or to purchase store gift cards.



Never click on any links or respond to texts from unfamiliar sources. Instead, contact the company directly by phone or login to your account to verify the transaction.

Never give out your personal or account information over the phone.

Call us at the credit union if you have any further questions. We want to help you avoid scams.

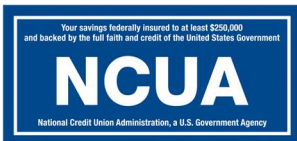


for your generosity in donating clothing and personal care items to veterans in our area as well as non-perishable food items to the local food banks.

Postal Family FCU- 4th Quarter 2022

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
 Servition 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



ADDRESS CHANGE

Please remember to let us know when you move to a different address or are temporarily away so we always have your current address.

Start saving now for Christmas 2023. You can set money aside for your Christmas Club account on your own, set up an allotment, or have an automatic transfer. The money you save will be transferred to your checking or savings account on November 1, 2023, so you can start shopping for Christmas.

Christmas Club Accounts

Put a little away each payday for a Happy Holiday!

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.



If there have been changes in your life, such as a marriage, divorce, death of a loved one, birth of a child, etc., now is a good time to check who you have listed as a beneficiary or joint owner on your accounts here and make any necessary changes. Contact us for more information.



Effective January 22, 2023:

Domestic Wire Transfers \$35
 Foreign Wire Transfers \$50
 Debit Card Second Replacement \$25
 Debit Card Third Replacement \$40
 Debit Card Fourth+ Replacement \$50
 IRA New Account Fee \$20
 IRA Annual Service Fee \$20
 IRA Close Account Fee \$20

Effective February 1, 2023:

Account Reconciliation \$20 per hour
 Account Research \$20 per hour
 Statement Copy Fee \$5
 Share Transfer Fee \$2
 Deposited Item Return Fee \$10
 Early Account Close/Reopen Fee \$25

Effective February 15, 2023:

Foreign Transaction Fee 5% of purchase
 Credit Card Second Replacement \$25
 Credit Card Third Replacement \$40
 Credit Card Fourth+ Replacement \$50

If you have an Individual Retirement Account (IRA) with PFFCU, the year-end balance on your statement is your "Fair Market Value."



Monday,
 January 16, 2023



Monday,
 February 20, 2023

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