

THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3RD QUARTER 2018



Board of Directors

Rick Olek Jr., Chair Renae 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 Jenna Kalthoff P.O. Box 9318 2730 12th 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

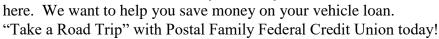
Grand Forks Branch

Staff: Pam Cote Beth Krogstad P.O. Box 5055 2501 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

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





The board of directors of Postal Family Federal Credit Union has proclaimed Friday, October 12, 2018, as Staff Appreciation Day. Please stop in and let our amazing staff know how important they are to all of our members!

INTERNATIONAL CREDIT UNION DAY "FIND YOUR PLATINUM LINING IN CREDIT UNIONS"

October 18, 2018, will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying, "Every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

Join us at our offices on October 18, 2018, to celebrate! We will be serving Taco-in-a-bag from 11 a.m. to 1 p.m. Please stop in to pick up your 2019 calendars and sign up for our door prizes!



SANTA CLAUS IS COMING

Come to Santa Day on Friday, December 7, 2018, from 5 to 6:30 p.m. at the main office. We'll have treats, crafts, and Santa will be available to visit with the children and have photos taken together. Santa will also visit the Grand Forks branch on Friday, December 7, 2018, from 3 to 5 p.m. Please stop in and enjoy treats while visiting with Santa!

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 Sallie Mae Student Loans Mobile Deposit



CARFAX

Auto Link



Postal Family FCU-3rd Quarter 2018

CARFAX

Shopping for a used car? Ask for a CARFAX Vehicle History Report. CARFAX reports contain important information that can help you make a more informed decision about a used car.

Every CARFAX Report checks for:

- * Recall information
- * Accident and damage indicators
- * Service and repair information
- * Vehicle usage (taxi, rental, lease, etc.) * Frame or structural damage

* Lemon history

- * Total loss accident history
- * Salvaged, junked or flood titles

* Odometer rollbacks

Contact a Credit Union representative to get your CARFAX Vehicle History Report today.

AUTO LINK

Auto Link is a great tool to help you save money on your next vehicle purchase. Go to Postal Family FCU's website under "Services" and click on "Find a Vehicle." Watch online virtual test drives, check prices, look at safety ratings, and more. Buy your dream car at a participating dealer and save by getting protection products and financing from Postal Family FCU. Plus, you will receive a free three-year EZ Car Care VIP membership when you finance your vehicle with us.

NEW WEBSITE

Check out Postal Family Federal Credit Union's new and improved website!

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:

Monday, October 8, 2018 Columbus Day



Tuesday, December 25, 2018 Christmas Day



Monday, November 12, 2018 Veterans' Day



Tuesday, January 1, 2019 New Year's Day



Thursday, November 22, 2018 Thanksgiving Day

