

# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

1st QUARTER 2021



#### **Board of Directors**

Renae Ingersoll, Chair Chad Olson, Vice Chair Ida Volesky, Secretary Kim Bucholz Colin Carlsrud Mike Fosberg Janel Beauchamp

#### **Supervisory Committee**

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

### Main Office:

Karen Andersen, Manager/CEO Vicki Klein, Asst. Manager Charlotte LaCrosse Pam Reis Mary Bastle Erika Nienaber 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 8:00 AM-5:00 PM Lobby M-F 8:30 AM-5:00 PM

#### **Grand Forks Branch**

Voice Response: 1-888-297-8820 Website: www.postalfamilyfcu.com Email: pffcu@postalfamilyfcu.com

# POSTAL FAMILY FEDERAL CREDIT UNION IS HAVING A SPRING CAR LOAN SALE!

Starting April 1, 2021, get ½% APR\* off on car and truck loans. Finance a new or used vehicle or refinance an existing loan from another financial institution. Call us today!



\*APR=Annual Percentage Rate. Loans are subject to credit approval. Restrictions may apply. Refinance promotion not

valid on current PFFCU loans. Promotion is only for cars and trucks. Rates valid for a limited time.

#### THANK YOU

Thank you to our members who were able to join us via teleconference for our 84<sup>th</sup> Annual Meeting on February 26, 2021. Congratulations to Mike Fosberg and Janel Beauchamp, who were elected to the Board of Directors. Thank you to Julie Nash and Bruce Buck for their many years of service on the Board.

### IMPORTANT NOTICE

Effective May 1, 2021, the Money Market Share account tiers will change to:

\$1,000-49,999 .05% Annual Percentage Yield \$50,000-99,999 .10% Annual Percentage Yield \$100,000+ .15% Annual Percentage Yield

#### **RED HAWKS**

Watch for information about our Red Hawks event coming this summer!

#### **ATTENTION**

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

#### **AUTO LINK**

In the market for a vehicle? Go to Postal Family FCU's website under "Services" and click on "Find a Vehicle." You can watch online virtual test drives, check prices, look at safety ratings, and more. Buy your vehicle and save by getting protection products and financing from Postal Family FCU.

#### 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 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

Auto Link



# Postal Family FCU-1st Quarter 2021

#### IRA REMINDER

The 2020 tax filing deadline is May 17, 2021, to contribute to your Traditional or Roth IRA. The maximum IRA contribution for 2020 is \$5,500; it's \$6,500 if you are age 50 or older. If you have tax-related questions, please consult your tax adviser.

### MOBILE DEPOSIT

Postal Family Federal Credit Union offers Mobile Deposit. Simply go to the App Store on your phone and select the PFFCU app. Once you sign up, you'll receive an email response, approving your acceptance. Endorse the back of your check, write "For Mobile Deposit," take a photo of the check (front and back), and email it to us as directed. It's that easy! Please read the attached disclosure and note that it may take up to 24 hours for the funds to be available.

#### PEE WEE PICNIC

Mark your calendars for our Pee Wee Picnic at the Red River Zoo on Tuesday, August 10<sup>th</sup>. More information coming soon!

#### POSTAL FAMILY FCU CARES

Throughout the pandemic, we want you to know that we care about you. If you're facing financial difficulties, we offer low interest rate loans to help you make ends meet. If you need to defer a loan payment due to COVID-19 issues, we will work with you. Brighter days are ahead and we are with you all the way!

#### **HOME MORTGAGE LOANS**

Postal Family FCU has partnered with Servion Mortgage to offer you very competitive options for your home mortgage needs. Rates are still very attractive, so if you are looking to purchase a home or refinance your existing one, please give us a call. We will work with you to help you get your best rate and term. Contact Charlotte or Karen today!

#### 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: P.O. Box 9873 Fargo, ND 58106-9873

## **Holiday Closings:**

Monday, May 31, 2021 Memorial Day



Monday, July 5, 2021 Independence Day

