



# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

1ST QUARTER 2019



**Board of Directors**

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

**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  
Joe Hoogestraat  
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)

## TOP 7 HOME IMPROVEMENTS YOU CAN DO YOURSELF WITH A LITTLE HELP FROM POSTAL FAMILY FEDERAL CREDIT UNION

Stop and take a look around your house. Are you delighted with everything in it? There's no reason why it should be anything less than your dream home.

- 1) **The deck of your dreams:** With spring on the way, you might be thinking about turning your outside space into an outdoor living room!
- 2) **Paint a room...or a whole house:** You can make your house feel new again with a fresh coat of paint on the interior or exterior.
- 3) **Fix up an entryway:** Your front door is the first thing people see when they come into your home.
- 4) **Add a splash of class with a tasteful backsplash.** Head over to your local home improvement store to see what your options are.
- 5) **Create a new outlook with new windows:** Energy efficient windows can significantly reduce your energy bills.
- 6) **Refresh a tired kitchen or bathroom with new fixtures:** Whatever you do here, you'll end up with a nicer looking kitchen or bathroom.
- 7) **Bring your stuff together with built-in storage:** Built-in storage is a great way to display your treasured memories without shrinking a room with too much stuff.

Let's talk. You supply the ideas, Postal Family FCU can supply the loan or Home Equity line of credit loan to make your dreams a reality.

### 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 3-year EZ Car Care VIP membership when you finance your vehicle with us. Check it out today!

### ATTENTION!

All real estate loans approved with Unity Mortgage, now through April 30, 2019, will receive a free appraisal (credited at closing). Contact Charlotte or Karen for more information.

**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
- Auto Link
- CARFAX

**4 STEPS TO CREDIT REPAIR**

**Step #1: Determine your score** – You're entitled to a free annual credit report from each of the three major credit reporting agencies. Order yours at [annualcreditreport.com](http://annualcreditreport.com).

**Step #2: Review your report and dispute any errors** – If you spot any errors on your credit report, dispute them in writing. You'll also need to dispute the charge with your actual creditor.

**Step #3: Take steps toward fixing your credit** – If you're always late with your credit card payments, set up an automatic bill-pay system. If your debt isn't going down, rethink your spending habits. Also, consider debt consolidation or a balance transfer to a lower interest rate card. And, finally, find ways to increase your income, using all extra cash for paying down your debt.

**Step #4: Ask for help-** We are always happy to help you with any financial questions.

**CARFAX**

CARFAX reports contain important information that can help you make a more informed decision about buying a used car. Every CARFAX Report checks for:

- \* Recall Information
- \* Service and repair information
- \* Lemon history
- \* Salvaged, junked, or flood titles
- \* Odometer rollbacks
- \* Accident and damage indicators
- \* Vehicle usage (taxi, rental, lease, etc.)
- \* Frame or structural damage
- \* Total loss accident history

Contact a Credit Union representative to get your CARFAX Vehicle History Report today for only \$20.

**IRA REMINDER**

The 2018 tax filing deadline is Monday, April 15, 2019, to contribute to your Traditional or Roth IRA. The maximum IRA contribution for 2018 is \$5,500; it's \$6,500 if you are 50 or older. If you have tax-related questions, please consult your tax advisor.

**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!

**THANK YOU**

Thank you to our members who were able to join us at our 82<sup>nd</sup> Annual Meeting on February 23, 2019. We had a great turnout and we hope to see you again next year. Congratulations to Colin Carlsrud and Kim Bucholz, who were re-elected to the Board of Directors.

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

Monday,  
May 27, 2019  
Memorial Day



Thursday,  
July 4, 2019  
Independence Day

