



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

4TH QUARTER 2020



Board of Directors

Renae Ingersoll, Chair
Chad Olson, Vice Chair
Julie Nash, Secretary
Bruce Buck
Kim Bucholz
Colin Carlsrud
Ida Volesky

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 12th 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 8:00 AM-5:00 PM

Grand Forks Branch

Staff: Pam Cote
Beth Krogstad
Kathy Selden
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



**Local Service.
Global Reach.**

Thank you for being a member of Postal Family Federal Credit Union!

**POSTAL FAMILY FEDERAL CREDIT UNION'S
84TH ANNUAL MEETING**

We have temporarily postponed our Annual Meeting for the safety of our members during the COVID-19 pandemic. We will let you know when we determine a date for our meeting.

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!

PRE-APPROVAL JUST MAKES SENSE

Your first stop when car shopping is not the dealership, it's your credit union. Talk to a loan officer about how much you can afford so that you can walk into any dealership as a confident buyer. Call the credit union today!

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.

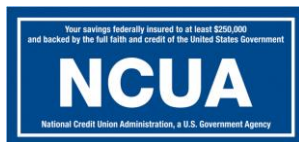
IMPORTANT NOTICE

Effective March 1, 2021, our overdraft fee will be \$35 and our late loan payment fee will be \$35.

Postal Family FCU-4th Quarter 2020

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



GREAT LOAN RATES

Postal Family FCU has great vehicle rates and payment terms for you. Just purchased a vehicle but financed it elsewhere? Give us a call and we'll make it easy to switch it back to your credit union.



CHRISTMAS CLUB

Start saving now for Christmas 2021. You can set money aside for your Christmas Club account on your own, set up an allotment, or set up an automatic transfer. The money you save will be transferred to your savings account on November 1, 2021, so you can start shopping for Christmas.

SELECT CREDIT INSTEAD OF DEBIT

When you use your Postal Family FCU debit card at a store, you will be asked whether your transaction is a Debit or a Credit. Although your card with us is a debit card (since it debits your checking account), you should always select Credit. You should never have to enter your PIN at a store. Store merchants receive more income than PFFCU when you select Debit; instead, support your credit union and select Credit every time.

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!

WE WISH YOU A VERY HEALTHY AND PROSPEROUS NEW YEAR
From the Staff and Volunteers of Postal Family Federal Credit Union

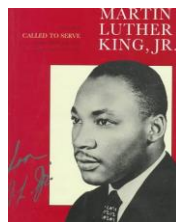
LIKE US ON FACEBOOK

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,
January 18, 2021
Martin Luther King,
Jr., Day



Monday,
February 15, 2021
Presidents' Day

