



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

4th QUARTER 2019



Board of Directors

Rick Olek Jr., Chair
Rena Ingersoll, Vice Chair
Julie Nash, Secretary
Bruce Buck
Colin Carlsrud
Kim Bucholz
Chad Olson

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
Nicole Danks
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
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.

POSTAL FAMILY FEDERAL CREDIT UNION'S 83RD ANNUAL MEETING “LOCAL SERVICE. GLOBAL REACH “

You are cordially invited to attend Postal Family Federal Credit Union's 83rd Annual Meeting and dinner.

Saturday, February 29th, 2020
Holiday Inn, Fargo, ND
Social at 5:30 p.m.; Dinner at 6:00 p.m.
Bingo and Door Prizes

Our theme this year is “Local Service. Global Reach.” We’re celebrating the not-for-profit cooperative spirit around the world. Come and enjoy the evening with your fellow postal employees and friends. Early Bird tickets are \$20 for adults and \$10 for children 10 and under. After February 14, tickets will be \$22 for adults. Make your reservations at either credit union office. Final deadline for tickets is February 21. There are three positions open on the Board of Directors for three-year terms. If you are interested, please contact a member of the Nominating Committee (Credit Union staff) by February 21, 2020, to place your name on the ballot.

CHRISTMAS CLUB

Start saving now for Christmas 2020. 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 checking or savings account on November 1, 2020, so you can start shopping for Christmas.



Postal Family FCU-4th Quarter 2019

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

IWS WARRANTIES AND GAP

Remember, Postal Family FCU offers extended warranties on most vehicles. Our plans vary in price, depending on the vehicle, but the cost is very reasonable for the peace of mind it provides. With our plans, there is \$0 deductible and you may have your repairs completed at the facility of your choice. No need to go back the dealership to have the work done. Give us a call to get a price quote on adding a vehicle warranty. We can include it in your loan or you may pay cash for it; either way, you know that you're protecting vehicle and your pocketbook!

GAP pays the difference between the balance owing on your vehicle loan and the vehicle's value, in the event of a total loss. Plus, our plan offers you an additional \$1000 toward the purchase of your next vehicle. GAP only costs \$399 per vehicle and can be added to your loan here as well.

BE A PART OF SOMETHING IMPORTANT

Consider serving on the Board of Directors of your credit union. Show your interest and commitment to the continued success of your Credit Union. At our Annual Meeting in February, we will vote for three board members. Please contact the Credit Union for more information on how to become a part of our team, helping your Credit Union continue to thrive.

AUTO LINK

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 vehicle at a participating dealer and save by getting protection products and financing from Postal Family FCU. You will also receive a free 3 year EZ Car Care VIP membership when you finance your vehicle with us.

CARFAX

CARFAX provides important vehicle data to help you make a more informed decision about buying a used car. It provides accurate vehicle history information to avoid potential problems. Contact a Credit Union representative to get your CARFAX report today for only \$20.

THANK YOU

Thank you to all who helped with our Salvation Army Bell ringing!

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!

WE WISH YOU A VERY HEALTHY AND PROSPEROUS NEW YEAR

From the Staff and Volunteers of Postal Family Federal Credit Union

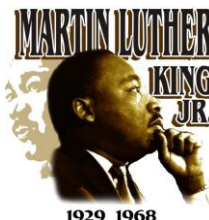
For any Credit Union concerns, please contact:

Supervisory Committee: P.O. Box 9873

Fargo, ND 58106-9873

Holiday Closings:

Monday,
January 20, 2020
Martin Luther King,
Jr. Day



Monday,
February 17, 2020
Presidents' Day

