



# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

4TH QUARTER 2018



## POSTAL FAMILY FEDERAL CREDIT UNION'S 82<sup>ND</sup> ANNUAL MEETING

### “FIND YOUR PLATINUM LINING IN CREDIT UNIONS”

You are cordially invited to attend Postal Family Federal Credit Union's 82<sup>nd</sup> Annual Meeting and dinner.

Saturday, February 23<sup>rd</sup>, 2019

Holiday Inn, Fargo, ND

Social at 6:00 p.m.; Dinner at 6:30 p.m.

Bingo and Door Prizes

“Find your Platinum Lining with Postal Family Federal Credit Union.” Come and celebrate with your postal employees and friends. Tickets are \$20 for adults and \$10 for children 12 and under. You may make your reservations at either credit union office. Deadline for tickets is February 15. There are two positions open on the Board of Director for three-year terms. If you are interested, please contact a member of the Nominating Committee (Credit Union staff) by February 15, 2019, to place your name on the ballot.

## WE HAVE THE RIGHT LOAN FOR YOU

Whatever type of loan you need, we have one for you! Whether you need a different vehicle, want to take a vacation, need new appliances, or have other expenses, we've got a loan for you. Stop in or call us to help you with all of your loan needs.



## CHRISTMAS CLUB

Start saving now for Christmas 2019. Either set money aside in your Christmas Club account on your own, set up an allotment, or set up an automatic transfer. The money you've saved will be transferred to your checking or savings account on November 1, 2019, so you can start your Christmas shopping early.



### Board of Directors

Rick Olek Jr., Chair  
Renaë 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 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)

**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

**INTERCONTINENTAL WARRANTY & GAP INSURANCE**

Your credit union offers IWS Warranties and GAP insurance to help you prepare for unforeseen costs. Intercontinental Warranty and GAP Insurance are very affordable compared to other companies. Our warranties have no deductible and you can have the repair work done at the facility you choose. Please contact us for more information on these valuable products.

**HELP US HELP YOU**

- Make sure we have your current phone numbers so we (or our fraud department) can reach you to verify questionable charges on your card or account.
- Notify us when you're going to be traveling so we can put a travel memo on your account. This will minimize the chances of your card being blocked by our fraud department when you're out of town.
- Make sure that we have your correct address, so that we can mail your statements to you in a timely manner.

**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.

**THANK YOU**

**Thank you to all who helped with the 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 21, 2019  
Martin Luther King  
Jr. Day



Monday,  
February 18, 2019  
Presidents' Day

