



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3rd QUARTER 2022



INTERNATIONAL CREDIT UNION DAY



On October 20, Postal Family FCU will join over 56,000 credit unions around the world to celebrate International Credit Union Day. Credit unions across the globe help members improve their financial future each day. Stop in to help us celebrate, register to win door prizes, and pick up your 2023 calendars. We will be serving Taco-in-a-Bag, too!

Board of Directors

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

Supervisory Committee

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

Main Office:

Karen Andersen, Manager/CEO
Vicki Klein, Asst. Manager
Charlotte LaCrosse
Pam Reis
Mary Bastle

P.O. Box 9318
2730 12th Ave. S.
Fargo, ND 58106-9318

Main Office 701-232-6910
Toll Free 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

Staff: Tanya Murphy
Kathy Selden
Peggy Gunderson

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

TRAVELING FOR THE HOLIDAYS?

Call us before you leave on your trip to let us know where you're traveling and how long you'll be gone.



Enjoy the peace of mind knowing that your debit and credit card transactions will be allowed wherever you're going.



Having trouble finding that perfect gift? Our Visa gift cards are easy to use and come in many designs. Available in amounts from \$10 to \$1000, they are gifts that won't be returned.

SANTA CLAUS IS COMING

Join us for Santa Day on Friday, December 2nd! We'll have treats and Santa will be available to visit with the children and have their photos taken together.

Fargo Branch: 3:30pm – 5:30pm

Grand Forks Branch: 3:00pm – 5:00pm

Please stop in and enjoy visiting with Santa!



If there have been changes in your life, such as marriage, divorce, death of a loved one, birth of a child, etc., now would be a good time to check who you have listed as a beneficiary or joint owner and make any necessary changes. Contact one of our offices for more information.

Postal Family FCU- 3rd Quarter 2022

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
Servition 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
AAA 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
Auto Link
InterContinental Warranties
GAP Insurance
E-Statements
Bill Payment
MPI Coins
Mobile App
Mobile Deposit
ATM-GSA Building, Fargo
ATM-Colfax Express
ATM-William Guy Fed Bldg,
Bismarck
ATM-Prairiewood Station Fargo
ATM-Grand Forks Post Office



DREAM BIG WITH POSTAL FAMILY FCU

At Postal Family FCU, we want to help you “Dream Big!” We have savings plans and loans to help you achieve your dreams. We offer great loan rates and flexible terms to create a better future for you. Your credit union is here to help you every step of the way, so give us a call or stop in today!



TIPS FOR SHOPPING SAFELY ON-LINE

On-line shopping is convenient, but please be careful and do your research before you buy. Be sure the site begins with https; the ‘s’ tells you that the site is secure. Know the merchant and their reputation. Read their shipping terms, tracking, and conditions. Be wary of ‘free’ or ‘introductory’ offers. When receiving samples, you may also be agreeing to receiving future shipments and recurring charges.



Avoid offers that seem “too good to be true.” A merchant that promises too much at too low a price is suspicious. The item you receive maybe a cheap substitute or you may never receive what you ordered at all.

Keep all documentation related to your purchase, including the date of your order, the amount you paid, the name of the merchant, how to contact them, and information about the item. For disputes with on-line purchases, you must contact the merchant. The credit union cannot reimburse you for these purchases. You must resolve them with the merchant.

ADDRESS CHANGE

Please remember to let us know when you move to a different address or are temporarily away so we always have your current address.



Holiday Closings:



Monday,
October 10,
2022



Thursday,
November 24,
2022



Friday,
November 11,
2022



Monday,
December 26,
2022



Monday,
January 2,
2022

POSTAL EVENTS

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

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