



# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3rd QUARTER 2021



**Board of Directors**

Renae Ingersoll, Chair  
Chad Olson, Vice Chair  
Ida Volesky, Secretary  
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**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  
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 8:00 AM-5:00 PM  
Lobby M-F 8:30 AM-5:00 PM

**Grand Forks Branch**

Staff: Pam Cote  
Kathy Selden  
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)

## International Credit Union Day “Building Financial Health for a Brighter Tomorrow”

On October 21, 2021, Postal Family Federal Credit Union will join other Credit Unions around the world to celebrate International Credit Union Day. Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. Postal Family FCU is honored to be a part of this proud tradition. Please stop by on October 21, 2021, to register for our door prizes and pick up your 2022 calendars.

## Santa Claus is Coming to Postal Family FCU

Come to Santa Day on Friday, December 3, 2021. From 3 to 5 pm at the main office in Fargo, Santa will greet the children and hand out goodie bags. At the Grand Forks office, Santa will be handing out goodie bags from 3 to 5 pm. Please stop by and say hi to Santa!



## Let’s be the Hands and Feet

Winter in our area can be brutal and being outside for too long can cause frostbite to set in. What about those who can’t just go inside whenever they like this winter? Postal Family FCU and the Salvation Army invite you to be the Hands and Feet this winter. Please bring a pair of new mittens, gloves, or socks to the credit union and we will deliver them to the Salvation Army for you, to be distributed to those in our community who need them. Thank you!

## POSTAL FAMILY FCU IS CELEBRATING 85 YEARS OF SERVICE

Here are a few things that happened in 1936:

1. Parshall, ND, set a state record of -60 F (-15 C)
2. 1<sup>st</sup> rocket air mail, Greenwood Lake, NY
3. Queen Mary completes its maiden voyage, arriving in NY
4. 40-hour work week law approved for US Federal employees
5. First commercial flight from Mainland to Hawaii

**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
- Sallie Mae Student 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
- Mobile Deposit
- Auto Link

**AVOID E-MAIL AND PHONE SCAMS**

Do not give out your e-mail address to anyone you don't know. They may use it to create new e-mail accounts for you and block your current e-mail, take over your computer or phone, steal your contacts, take your photos, open new accounts in your name, and more. They'll even do it on multiple devices, if you access your e-mail from your home computer, laptop, and phone. Don't open any e-mails from addresses you don't recognize; delete them.

If you receive a phone call or an e-mail from a company claiming that they need to credit you back for something and they ask for your account information, think first. Did you even order something? If it's legitimate, they will not ask for your credit union account information; they'll already have it.

When ordering items online, beware of "Free" offers; nothing is completely free. Oftentimes, there's an attractive introductory offer, but be careful not to click on something that authorizes them to continue to charge you in the future. Always read the fine print! Know what you're agreeing to first. Never agree to buy gift cards for someone in exchange for money they say they'll send you. It is always a scam. You'll be out your money and they'll never send you the money they promised. When in doubt, don't do it. If it sounds too good to be true, it is. Always, call us at the credit union if we can be of help.

**TRAVELING**

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.

**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 your event.

**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,  
October 11, 2021  
Columbus Day



Friday,  
December 24, 2021  
Christmas



Thursday,  
November 11, 2021  
Veterans' Day



Friday,  
December 31, 2021  
New Year's



Thursday,  
November 25, 2021  
Thanksgiving Day

