



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3RD QUARTER 2019



Board of Directors

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Renae Ingersoll, Vice Chair
Julie Nash, Secretary
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Terry Hansen
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Tom McDonald
Kent Onerheim
Pam Prescott

Main Office:

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



No matter what type of loan you need, Postal Family FCU has you covered. Please contact us today!

INTERNATIONAL CREDIT UNION DAY “LOCAL SERVICE. GLOBAL REACH.”

On October 17, 2019, Postal Family Federal Credit Union will join with 56,000 credit unions around the world in celebration of ICU Day. There are 200+ million credit union members around the world (more than 100 million in the U.S. alone) and Postal Family FCU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans. It is literally People Helping People. Credit unions empower people, wherever they are in the world or in life, to take control of their financial futures. Please join us at our offices on October 17th, to celebrate! We will be serving Taco-in-a-Bag from 11 a.m. to 1 p.m. Pick up your 2020 calendars and sign up for our door prize, too! Thank you for being a member!

SANTA CLAUS IS COMING

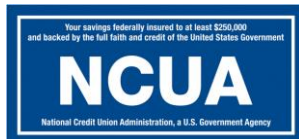
Come to Santa Day on Friday, December 6, 2019, from 5 to 6:30 p.m. at the main office. We'll have treats, crafts, and Santa Claus will be available to visit with the children and have photos taken together. Santa will also visit the Grand Forks branch on Friday, December 6, 2019, from 3 to 5 p.m. Please stop in and enjoy treats while visiting with Santa!



Postal Family FCU-3rd 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



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.

REASONS TO LOVE YOUR MORTGAGE

- Having a mortgage can improve your credit score.
- It's one of the lowest interest rate loans you'll ever get.
- It's the easiest way to build wealth.

If you are purchasing a new home or refinancing an existing one, Postal Family FCU can help. Call us today!

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 potential problems. Contact a Credit Union representative to get your CARFAX report today for only \$20.

SALLIE MAE STUDENT LOANS

Get the money you need for college with Sallie Mae student loans, with more options and more flexibility. Please use the link from our website to apply.

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 14, 2019
Columbus Day



Monday,
November 11, 2019
Veterans' Day



Thursday,
November 28, 2019
Thanksgiving Day



Wednesday,
December 25, 2019
Christmas Day



Wednesday,
January 1, 2020
New Year's Day

