

THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3rd QUARTER 2023



Board of Directors

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Main Office:

Karen Andersen, Manager/CEO Vicki Klein, Asst. Manager Charlotte LaCrosse 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

P.O. Box 5055 2501 28th Ave. S. Grand Forks, ND 58206-5055

701-772-5699

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

INTERNATIONAL CREDIT UNION DAY

On Thursday, October 2023, Postal Family Federal Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union Day. This year marks the 75th anniversary of International Credit Union Day.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. Please stop by our offices to enjoy Taco in a Bag, sign up for door prizes, and pick up your 2024 calendars. Our Pee Wee Penguin members are encouraged to submit coloring sheets that will be displayed in our offices.

Credit unions were built in 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 Federal Credit Union is honored to be a part of this proud tradition. Please join us in celebrating International Credit Union Day!



STUDENT LOAN OPTIONS FOR OUR MEMBERS



Postal Family Federal Credit Union has partnered with ISL Education Lending to help members with college expenses. Through this partnership, we are able to offer three types of loans for college financing. There are no origination or late fees associated with any of these loans.

To learn more or apply, visit our website at https://postalfamilyfcu.com/.

Private Student Loans

The Partnership Advance Education Loan[®] is a national loan for undergraduate and graduate student borrowers, who may need one or more cosigners.

The College Family Loan[®] is for parents, family members or friends looking to borrow on behalf of students to help with college expenses or to relieve some of their potential debt. Applicants who do not meet the credit criteria on their own may apply with one or more cosigners.

Refinance Loans

Refinance loans are available to help you repay existing student loans as well. The Reset Refinance Loan[®] offers the opportunity to simplify repayment and lower:

- The interest rate you pay on student loan debt.
- The amount you will pay over time through shorter repayment terms or lower rates or a combination of both.
- Monthly payment amounts through a longer repayment term.

As with the other loans, eligibility and credit criteria requirements are provided upfront and in clearly defined language online. You may complete a simple pre-qualification step to see the rates you may qualify for without impacting your credit score.

Postal Family FCU- 3rd Quarter 2023

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** 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** 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





SANTA CLAUS IS COMING

Join us for Santa Day on Friday, December 1st, at the credit union! We'll have activities, crafts, gift bags, and treats. 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!



4. Go on a hay ride 5. Get lost in a corn maze 6. Pick out Halloween costumes 7. Decorate your home 8. Bake pumpkin muffins 9. Spook your friends 10. Wear Halloween pajamas 11. Pick out books at the library 12. Buy your favorite candy 13. Trick or Treat

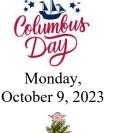
Holiday Closings:

HAPPY THANKSCIVING DAY!

Thursday,

November 23.

2023





Monday, December 25, 2023



Friday, November 10, 2023



Monday, January 1, 2024





MARY BASTLE IS RETIRING

Mary Bastle, our Member Service Rep in our Fargo office, will be retiring on November 3rd after 18 years of dedicated service to our members. Please stop by our Fargo office to say goodbye and wish her well in her retirement.

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