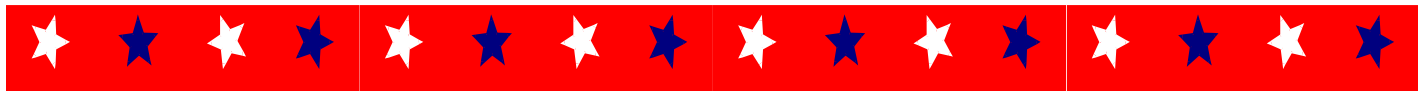




# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3<sup>rd</sup> QUARTER 2025



## Board of Directors

Renae Ingersoll, Chair  
Chad Olson, Vice Chair  
Amy Steffens, Secretary  
Kim Bucholz  
Mike Fosberg  
Jay Orson  
Gary Tollefsrud

## Supervisory Committee

Jason Cossette, Chair  
Mary Smith  
Ida Volesky  
Gary Thompson

## Main Office:

Karen Andersen, Manager/CEO  
Vicki Klein, Asst. Manager  
Charlotte LaCrosse  
Carley Lemieux  
Staci Ecker  
Mary Bastle

P.O. Box 9318  
2730 12<sup>th</sup> 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-4:30 PM

## Grand Forks Branch

Staff: Tanya Murphy  
Kathy Nowacki

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-W, & F 8:30 AM-1:00 PM  
2:00 PM-4:30 PM

## Website:

[www.postalfamilyfcu.com](http://www.postalfamilyfcu.com)

## Email:

[pffcu@postalfamilyfcu.com](mailto:pffcu@postalfamilyfcu.com)

## INTERNATIONAL CREDIT UNION DAY

Why do hundreds of millions of people worldwide choose credit Unions? It's because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 411 million members across the globe. On Thursday, October 16<sup>th</sup> at the Fargo office and Friday October 17<sup>th</sup> at the Grand Forks office, join credit union and financial cooperative members around the globe in celebration of 77 years of International Credit Union Day.

Please stop by our offices to enjoy Taco-in-a-Bag, register for door prizes, and pick up your 2026 calendars.

Taco-in-a-bag will  
be served:

**Both Branches:**  
**11:00am -- 2:00pm**



It is recommended that all accounts at the credit union have either a joint owner or a beneficiary listed. Please call us or stop in to review your account information.

## October 1<sup>st</sup> through December 31<sup>st</sup>

Both offices will be collecting non-perishable food items and cash donations for the Emergency Food Pantries in Fargo and Grand Forks. It only takes \$28 to feed one person for a week. Anything helps!

Thank You!



## Postal Family FCU- 3<sup>rd</sup> Quarter 2025

### 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  
Savings Bond Redemption  
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  
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 5<sup>th</sup>! We'll have treats and Santa will be available to visit with the children and have their photos taken together.

**Fargo Branch: 3:30 – 5:30pm**

**Grand Forks Branch: 2:30 -- 4:30pm**

Please stop in and enjoy visiting with Santa!



### TRAVELING

Call us before you leave on your trip to let us know where you are going and how long you will be there. Enjoy the peace of mind of knowing that your debit and credit card transactions will be allowed wherever you are traveling.



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

### 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**

### Holiday Closings:



Monday,  
October 13,  
2025



Tuesday,  
November 11,  
2025



Thursday,  
November 27,  
2025



Thursday,  
December 24,  
2025  
Closing at noon



Thursday,  
December 25,  
2025



Wednesday,  
December 31,  
2025  
Closing at 3pm



Wednesday,  
January 1,  
2025