



# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3RD QUARTER 2018



### Board of Directors

Rick Olek Jr., Chair  
Rena Ingersoll, Vice Chair  
Kim Bucholz, Secretary  
Bruce Buck  
Colin Carlsrud  
Terry Hansen  
Julie Nash

### Supervisory Committee

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

### Main Office:

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

## TAKE A ROAD TRIP

Postal Family Federal Credit Union wants to help you “Take a Road Trip!” Our new vehicle loan rates are as low as 2.24 % APR and our used vehicle loan rates are as low as 3.24%. IWS Warranties and GAP are also available. If you currently have your vehicle financed elsewhere, we can easily transfer your loan here. We want to help you save money on your vehicle loan.



“Take a Road Trip” with Postal Family Federal Credit Union today!

## STAFF APPRECIATION DAY

The board of directors of Postal Family Federal Credit Union has proclaimed Friday, October 12, 2018, as Staff Appreciation Day. Please stop in and let our amazing staff know how important they are to all of our members!

## INTERNATIONAL CREDIT UNION DAY “FIND YOUR PLATINUM LINING IN CREDIT UNIONS”

October 18, 2018, will mark the 70<sup>th</sup> anniversary of International Credit Union Day. This year’s theme is “Find Your Platinum Lining.” It combines the traditional gift of platinum for 70<sup>th</sup> anniversaries with a play on the saying, “Every cloud has a silver lining.”

Credit unions all over the world will be celebrating the history and the success of the “People-not-Profit” philosophy. This year’s theme emphasizes the credit union movement’s loyalty to its members and its mission to provide them financial support and guidance.

Join us at our offices on October 18, 2018, to celebrate! We will be serving Taco-in-a-bag from 11 a.m. to 1 p.m. Please stop in to pick up your 2019 calendars and sign up for our door prizes!



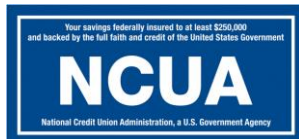
## SANTA CLAUS IS COMING

Come to Santa Day on Friday, December 7, 2018, from 5 to 6:30 p.m. at the main office. We’ll have treats, crafts, and Santa will be available to visit with the children and have photos taken together. Santa will also visit the Grand Forks branch on Friday, December 7, 2018, from 3 to 5 p.m. Please stop in and enjoy treats while visiting with Santa!

## Postal Family FCU-3rd Quarter 2018

### 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  
CARFAX  
Auto Link



### CARFAX

Shopping for a used car? Ask for a CARFAX Vehicle History Report. CARFAX reports contain important information that can help you make a more informed decision about a used car.

Every CARFAX Report checks for:

- \* Recall information
- \* Service and repair information
- \* Lemon history
- \* Salvaged, junked or flood titles
- \* Odometer rollbacks
- \* Accident and damage indicators
- \* Vehicle usage (taxi, rental, lease, etc.)
- \* Frame or structural damage
- \* Total loss accident history

Contact a Credit Union representative to get your CARFAX Vehicle History Report today.

### AUTO LINK

Auto Link is a great tool to help you save money on your next vehicle purchase. Go to Postal Family FCU's website under "Services" and click on "Find a Vehicle." Watch online virtual test drives, check prices, look at safety ratings, and more. Buy your dream car at a participating dealer and save by getting protection products and financing from Postal Family FCU. Plus, you will receive a free three-year EZ Car Care VIP membership when you finance your vehicle with us.

### NEW WEBSITE

Check out Postal Family Federal Credit Union's new and improved website!

### 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 Address: P.O. Box 9873  
Fargo, ND 58106-9873**

### Holiday Closings:

Monday,  
October 8, 2018  
Columbus Day



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Monday,  
November 12, 2018  
Veterans' Day



Thursday,  
November 22, 2018  
Thanksgiving Day



Tuesday,  
December 25, 2018  
Christmas Day



Tuesday,  
January 1, 2019  
New Year's Day

