



# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3RD QUARTER 2020



**Board of Directors**

Renae Ingersoll, Chair  
Chad Olson, Vice Chair  
Julie Nash, Secretary  
Bruce Buck  
Kim Bucholz  
Colin Carlsrud  
Ida Volesky

**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  
Erika Nienaber  
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  
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)



## Local Service. Global Reach.

Qualifying loans and deposits of \$5,000 or more will receive a free gift!  
Members may register for our monthly drawings for prizes! Thank you for  
being a member of Postal Family Federal Credit Union!

### INTERNATIONAL CREDIT UNION DAY “INSPIRING HOPE FOR A GLOBAL COMMUNITY”

On October 15, 2020, Postal Family Federal Credit Union will celebrate International Credit Union Day. Each year, we come together to celebrate and raise awareness about what it means for members around the world. Credit unions have always stayed true to their cooperative principles, especially in this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience, by providing financial empowerment to members through financial services, education, and support. Please stop by on October 15<sup>th</sup> to register for our door prizes and pick up your 2021 calendars.

### FOOD DONATIONS

Postal Family Federal Credit Union will be collecting nonperishable food items for the Great Plains Food Bank in Fargo and the Food Pantry in Grand Forks. We will have boxes set up at both offices to collect in November and December.

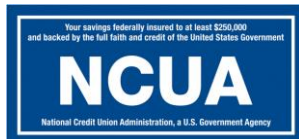
### WELCOME SERVION MORTGAGE

Postal Family FCU welcomes Servion Mortgage, our partner for mortgage loans for our members. Contact Karen or Charlotte today!

## Postal Family FCU-3RD Quarter 2020

### 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  
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



### SANTA CLAUS IS COMING

Come to Santa Day on Friday, December 4, 2020. From 4 to 5:30 pm at the main office in Fargo, Santa will greet the children and hand out goodie bags to them. At the Grand Forks office, Santa will be inside handing out goodie bags from 3 to 5 pm. Please stop by and say hi to Santa!

Children are encouraged to bring their letters to Santa and give them to him, since physical contact is limited.



### SELECT CREDIT INSTEAD OF DEBIT

When you use your Postal Family FCU debit card at a store, you will be asked whether your transaction is a Debit or a Credit. Although your card with us is a debit card (since it debits your checking account), you should always select Credit. You should never have to enter your PIN at a store. Store merchants receive more income than PFFCU when you select debit. Support your credit union and select Credit every time.

### POSTAL FAMILY FCU CARES

Throughout the pandemic, we want you to know that we care about you. If you're facing financial difficulties, we offer low interest rate loans to help you make ends meet. If you need to defer a loan payment due to COVID-19 issues, we will work with you. Brighter days are ahead and we are with you all the way!

### VISA GIFT CARDS

Need help finding that perfect gift? Our Visa gift cards are easy to use and come in many designs. Available in amounts from \$10 to \$1,000, they are a gift that won't be returned.



### 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 12, 2020  
Columbus Day



Wednesday,  
November 11, 2020  
Veterans' Day



Thursday,  
November 26, 2020  
Thanksgiving Day



Friday,  
December 25, 2020  
Christmas Day



Friday,  
January 1, 2021  
New Year's Day

