



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

1st QUARTER 2021



Board of Directors

Renae Ingersoll, Chair
Chad Olson, Vice Chair
Ida Volesky, Secretary
Kim Bucholz
Colin Carlsrud
Mike Fosberg
Janel Beauchamp

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 12th Ave. S.
 Fargo, ND 58106-9318
701-232-6910
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: Pam Cote
Beth Krogstad
Kathy Selden
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

POSTAL FAMILY FEDERAL CREDIT UNION IS HAVING A SPRING CAR LOAN SALE!

Starting April 1, 2021, get ½% APR* off on car and truck loans. Finance a new or used vehicle or refinance an existing loan from another financial institution. Call us today!



*APR=Annual Percentage Rate. Loans are subject to credit approval. Restrictions may apply. Refinance promotion not valid on current PFFCU loans. Promotion is only for cars and trucks. Rates valid for a limited time.

THANK YOU

Thank you to our members who were able to join us via teleconference for our 84th Annual Meeting on February 26, 2021. Congratulations to Mike Fosberg and Janel Beauchamp, who were elected to the Board of Directors. Thank you to Julie Nash and Bruce Buck for their many years of service on the Board.

IMPORTANT NOTICE

Effective May 1, 2021, the Money Market Share account tiers will change to:

| | |
|-----------------|------------------------------|
| \$1,000-49,999 | .05% Annual Percentage Yield |
| \$50,000-99,999 | .10% Annual Percentage Yield |
| \$100,000+ | .15% Annual Percentage Yield |

RED HAWKS

Watch for information about our Red Hawks event coming this summer!

ATTENTION

If you are having a postal event that you would like the credit union to attend, please contact the credit union to schedule a date and time for your event.

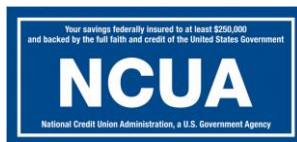
AUTO LINK

In the market for a vehicle? Go to Postal Family FCU's website under "Services" and click on "Find a Vehicle." You can watch online virtual test drives, check prices, look at safety ratings, and more. Buy your vehicle and save by getting protection products and financing from Postal Family FCU.

Postal Family FCU- 1st Quarter 2021

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



IRA REMINDER

The 2020 tax filing deadline is May 17, 2021, to contribute to your Traditional or Roth IRA. The maximum IRA contribution for 2020 is \$5,500; it's \$6,500 if you are age 50 or older. If you have tax-related questions, please consult your tax adviser.

MOBILE DEPOSIT

Postal Family Federal Credit Union offers Mobile Deposit. Simply go to the App Store on your phone and select the PFFCU app. Once you sign up, you'll receive an email response, approving your acceptance. Endorse the back of your check, write "For Mobile Deposit," take a photo of the check (front and back), and email it to us as directed. It's that easy! Please read the attached disclosure and note that it may take up to 24 hours for the funds to be available.

PEE WEE PICNIC

Mark your calendars for our Pee Wee Picnic at the Red River Zoo on Tuesday, August 10th. More information coming soon!

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!

HOME MORTGAGE LOANS

Postal Family FCU has partnered with Servion Mortgage to offer you very competitive options for your home mortgage needs. Rates are still very attractive, so if you are looking to purchase a home or refinance your existing one, please give us a call. We will work with you to help you get your best rate and term. Contact Charlotte or Karen today!

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,
May 31, 2021
Memorial Day



Monday,
July 5, 2021
Independence Day

