



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

1ST QUARTER 2019



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Lobby M-F 8:30 AM-5:00 PM

Grand Forks Branch

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Fax 701-792-3539
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2:00 PM-4:30 PM

Voice Response:

1-888-297-8820

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TOP 7 HOME IMPROVEMENTS YOU CAN DO YOURSELF WITH A LITTLE HELP FROM POSTAL FAMILY FEDERAL CREDIT UNION

Stop and take a look around your house. Are you delighted with everything in it? There's no reason why it should be anything less than your dream home.

- 1) **The deck of your dreams:** With spring on the way, you might be thinking about turning your outside space into an outdoor living room!
- 2) **Paint a room...or a whole house:** You can make your house feel new again with a fresh coat of paint on the interior or exterior.
- 3) **Fix up an entryway:** Your front door is the first thing people see when they come into your home.
- 4) **Add a splash of class with a tasteful backsplash.** Head over to your local home improvement store to see what your options are.
- 5) **Create a new outlook with new windows:** Energy efficient windows can significantly reduce your energy bills.
- 6) **Refresh a tired kitchen or bathroom with new fixtures:** Whatever you do here, you'll end up with a nicer looking kitchen or bathroom.
- 7) **Bring your stuff together with built-in storage:** Built-in storage is a great way to display your treasured memories without shrinking a room with too much stuff.

Let's talk. You supply the ideas, Postal Family FCU can supply the loan or Home Equity line of credit loan to make your dreams a reality.

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 3-year EZ Car Care VIP membership when you finance your vehicle with us. Check it out today!

ATTENTION!

All real estate loans approved with Unity Mortgage, now through April 30, 2019, will receive a free appraisal (credited at closing). Contact Charlotte or Karen for more information.

Postal Family FCU- 1st Quarter 2019

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
Auto Link
CARFAX

4 STEPS TO CREDIT REPAIR

Step #1: Determine your score – You're entitled to a free annual credit report from each of the three major credit reporting agencies. Order yours at annualcreditreport.com.

Step #2: Review your report and dispute any errors – If you spot any errors on your credit report, dispute them in writing. You'll also need to dispute the charge with your actual creditor.

Step #3: Take steps toward fixing your credit – If you're always late with your credit card payments, set up an automatic bill-pay system. If your debt isn't going down, rethink your spending habits. Also, consider debt consolidation or a balance transfer to a lower interest rate card. And, finally, find ways to increase your income, using all extra cash for paying down your debt.

Step #4: Ask for help- We are always happy to help you with any financial questions.

CARFAX

CARFAX reports contain important information that can help you make a more informed decision about buying 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 for only \$20.

IRA REMINDER

The 2018 tax filing deadline is Monday, April 15, 2019, to contribute to your Traditional or Roth IRA. The maximum IRA contribution for 2018 is \$5,500; it's \$6,500 if you are 50 or older. If you have tax-related questions, please consult your tax advisor.

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!

THANK YOU

Thank you to our members who were able to join us at our 82nd Annual Meeting on February 23, 2019. We had a great turnout and we hope to see you again next year. Congratulations to Colin Carlsrud and Kim Bucholz, who were re-elected to the Board of Directors.

For any Credit Union concerns, please contact:
Supervisory Committee: P.O. Box 9873
Fargo, ND 58106-9873

Monday,
May 27, 2019
Memorial Day



Thursday,
July 4, 2019
Independence Day

