



# THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

3RD QUARTER 2019



**Board of Directors**

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

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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  
Morgan Enderson  
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)



No matter what type of loan you need, Postal Family FCU has you covered. Please contact us today!

## INTERNATIONAL CREDIT UNION DAY “LOCAL SERVICE. GLOBAL REACH.”

On October 17, 2019, Postal Family Federal Credit Union will join with 56,000 credit unions around the world in celebration of ICU Day. There are 200+ million credit union members around the world (more than 100 million in the U.S. alone) and Postal Family FCU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share. At its most basic level, a credit union is people pooling their money to provide each other with affordable loans. It is literally People Helping People. Credit unions empower people, wherever they are in the world or in life, to take control of their financial futures. Please join us at our offices on October 17th, to celebrate! We will be serving Taco-in-a-Bag from 11 a.m. to 1 p.m. Pick up your 2020 calendars and sign up for our door prize, too! Thank you for being a member!

## SANTA CLAUS IS COMING

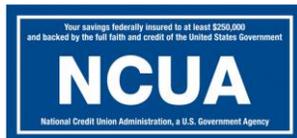
Come to Santa Day on Friday, December 6, 2019, from 5 to 6:30 p.m. at the main office. We'll have treats, crafts, and Santa Claus will be available to visit with the children and have photos taken together. Santa will also visit the Grand Forks branch on Friday, December 6, 2019, from 3 to 5 p.m. Please stop in and enjoy treats while visiting with Santa!



## Postal Family FCU-3rd 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



### BE A PART OF SOMETHING IMPORTANT

Consider serving on the Board of Directors of your credit union. Show your interest and commitment to the continued success of your Credit Union. At our Annual meeting in February, we will vote for three board members. Please contact the Credit Union for more information on how to become a part of our team, helping your Credit Union continue to thrive.

### REASONS TO LOVE YOUR MORTGAGE

- Having a mortgage can improve your credit score.
- It's one of the lowest interest rate loans you'll ever get.
- It's the easiest way to build wealth.

If you are purchasing a new home or refinancing an existing one, Postal Family FCU can help. Call us today!

### CARFAX

CARFAX provides important vehicle data to help you make a more informed decision about buying a used car. It provides accurate vehicle history information to potential problems. Contact a Credit Union representative to get your CARFAX report today for only \$20.

### SALLIE MAE STUDENT LOANS

Get the money you need for college with Sallie Mae student loans, with more options and more flexibility. Please use the link from our website to apply.

### 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 14, 2019  
Columbus Day



Monday,  
November 11, 2019  
Veterans' Day



Thursday,  
November 28, 2019  
Thanksgiving Day



Wednesday,  
December 25, 2019  
Christmas Day



Wednesday,  
January 1, 2020  
New Year's Day

