



THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

4th QUARTER 2025



Board of Directors

Renae Ingersoll, Chair
Chad Olson, Vice Chair
Amy Steffens, Secretary
Kim Bucholz
Mike Fosberg
Jay Orson
Gary Tollefson

Supervisory Committee

Jason Cossette, Chair
Ida Volesky
Gary Thompson

Main Office:

Karen Andersen, CEO
Vicki Klein, Asst. Manager
Charlotte LaCrosse
Carley Lemieux
Staci Ecker
Mary Bastle

P.O. Box 9318
2730 12th Ave. S.

Fargo, ND 58106-9318
Main Office 701-232-6910
Toll Free 1-800-726-3177
Fax 701-232-1217

Drive-up M-F 8:00 AM-5:00 PM
Lobby M-F 8:30 AM-4:30 PM

Grand Forks Branch

Staff: Kathy Nowacki

P.O. Box 5055
2501 28th Ave. S.
Grand Forks, ND 58206-5055

701-772-5699
Fax 701-792-3539

Lobby M, W, & F 8:30 AM-1:00 PM

Website:
www.postalfamilyfcu.com

Email:
pffcu@postalfamilyfcu.com

Postal Family FCU's 89th Annual Meeting

ANNUAL MEETING

You are cordially invited to attend Postal Family Federal Credit Union's 89th Annual Meeting and Dinner on Saturday, February 28th, at the Holiday Inn in Fargo, ND. Social starts at 5:30 p.m. with dinner at 6:00 p.m. Join us for Bingo and Door Prizes!

Come enjoy the evening with your postal employees and friends. Early Bird tickets are \$25 through February 6th, after that date, they are \$27 each. For children 10 years old and under, tickets are \$10.

Final Deadline for tickets is Friday, February 20th.

Three positions will be elected to the Board of Directors for three-year terms. If you are interested in serving on the board, please contact a member of the Nominating Committee (credit union staff) by February 20th, 2026, to place your name on the ballot.



Voice cloning is when AI is used to imitate someone's voice. It's also known as an audio deepfake. Scammers use voice cloning to orchestrate vishing (voice phishing) attacks, often urging their victims to provide sensitive personal information or send cash. AI can clone any voice nearly instantly by analyzing just a few seconds of vocal audio, which scammers often find by scraping social media accounts. Then, they can target someone with a convincing vishing call or voice note, imitating a family member, accountant, or doctor, for example. AI identity theft and fraud are evolving rapidly. Deepfakes and other AI scams will grow more sophisticated and become harder to detect. Understanding the latest AI threats will help you keep your personal info safer, but investing in identity theft protection can add an extra layer of protection. When in doubt, the best practice is to call the Credit Union directly for any suspicious activity.

Postal Family FCU- 4th Quarter 2025

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
Savings Bond Redemption
Member Direct Insurance
Credit Disability Insurance
Credit Life Insurance
AFLAC Insurance Products
CUNA Mutual AD&D Insurance
AAA Insurance
American Income Life
Insurance
Notary Service
Toll Free Phone Line
Voice Mail
Website
Credit Union Connect
Drive-up Window: Main Office
After Hours Depository
Pee Wee Penguin
Young Saver's Club
Quarterly Newsletter
Auto Link
InterContinental Warranties
GAP Insurance
E-Statements
Bill Payment
MPI Coins
Mobile App
Mobile Deposit
ATM-GSA Building, Fargo
ATM-Colfax Express
ATM-William Guy Fed Bldg,
Bismarck
ATM-Prairiewood Station Fargo
ATM-Grand Forks Post Office



Thank you to everyone who donated non-perishable food items and cash to the Emergency Food Pantries in Fargo and Grand Forks. We appreciate your generosity!



TRAVELING

To ensure that your debit and credit transactions are approved, call us before you leave on your trip to let us know where you are going and how long you will be there. Enjoy the peace of mind of knowing that your transactions will be allowed when you are traveling.



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

Start saving now for Christmas 2026. You can set money aside for your Christmas Club account on your own, set up an allotment, or have an automatic transfer. The money you save will be transferred to your checking or savings account on November 1, 2026, so you can start shopping for Christmas.

Christmas Club Accounts

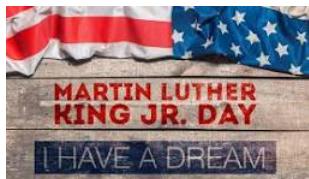
Put a little away each pay for a Happy Holiday!

Member Statements

We recommend that our members save seven years of their Postal Family FCU statements, which is the IRS standard for audits. If you receive paper statements, please keep them in a safe, secure place, in case you need them in the future. If you receive E-Statements from us, be sure to save each month to a folder for you to access as you need them. Our E-Statement vendor only retains 30 days of history, so it is up to you to save each month on your computer. If you ever need a statement, we are able to retrieve them through our archives; however, there is a charge of \$5 per statement for the time and expense it takes for us to research this for you.



Holiday Closings:



Monday,
January 19th, 2026



Monday,
February 16th, 2026

POSTAL EVENTS

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

