

THE CARRIER

POSTAL FAMILY FEDERAL CREDIT UNION

4th QUARTER 2024

Board of Directors

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

Supervisory Committee

Jason Cossette, Chair
Mary Smith
Ida Volesky
Gary Thompson

Main Office:

Karen Andersen, Manager/CEO
Vicki Klein, Asst. Manager
Charlotte LaCrosse
Carley Lemieux
Kayla Manley

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: Tanya Murphy
Kathy Nowacki

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

Website:

www.postalfamilyfcu.com

Email:

pffcu@postalfamilyfcu.com

Postal Family FCU's 88th Annual Meeting



You are cordially invited to attend
Postal Family Federal Credit Union's
88th Annual Meeting and Dinner
Saturday, February 15, 2025
Holiday Inn, Fargo, ND
Social at 5:30 pm; Dinner at 6:00 pm
Bingo and Door Prizes

Come and enjoy the evening with your postal employees and friends. Early Bird tickets are \$25 through January 24th; after that date, they're \$27 each. Children, ten years old and under, are \$10.

Final deadline for tickets is Friday, February 7th.

Two 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 7th, 2025, to place your name on the ballot.

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

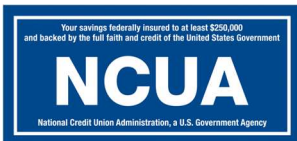
only retains 30 days of history, so it is up to you to save each month on your computer. If you ever need a statement, we are able to retrieve them through our archives; however, there is a charge of \$5 per statement for the time and expense it takes for us to research this for you.



Postal Family FCU- 4th Quarter 2024

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
Servition 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
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-Cofax Express
ATM-William Guy Fed Bldg,
Bismarck
ATM-Prairiewood Station Fargo
ATM-Grand Forks Post Office



Many of us are familiar with out-of-the-blue calls, alerting us to a supposed computer virus or telling us we owe money to a company or government agency and must pay right away. These calls may sound believable, but they are likely from scammers.

These days, some scammers are taking advantage of technological advances such as artificial intelligence to trick us. With voice cloning, a fraudster snags a snippet of a person's voice, perhaps from a video on social media or recorded during a prior phone call, and creates false statements with the "voiceprint." Scammers can also fake a phone number to make it seem as if they're calling from a specific organization or area.

Spotting a Phone Scam. It can be hard to tell, but statements like "scam likely" or "Potential Spam" on your caller ID may be a tip-off. It's best to let unsolicited calls from unfamiliar numbers and those that appear to be from businesses, government agencies, and other organizations, to go right to voicemail. If the caller leaves a message, you can listen to it later. If you think the message might be genuine, look up the company or organization's contact info on its website and call that number, not the one that was left on your voicemail. You can't assume the one in the message is real.



If you answered the call. Picking up tells the scammer that they've hit on a working number, which could lead to an uptick in such calls in future. More worrisome is that having a conversation with a caller could allow them to create a voiceprint of you for use in future scams. So, the moment you suspect that you're on the line with a bad actor or scammy robocall, hang up and block the number. With robocalls, don't press any buttons or use voice commands to opt out of future calls. This can put you on a call-again list.

is this real

What if you get one of those scary relative-in-distress calls? Asking a question only they know the answer to can tell you if it's actually your loved one on line. (If you are uncertain, call or text them from another device to verify their safety.)

Holiday Closings:



Monday,
January 20, 2025



Monday,
February 17, 2025

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