

## RATES ARE RISING. BE ABLE TO TAKE ADVANTAGE

Don't get stuck with a low rate if they rise. PFCU Certificates of Deposit allow you to raise your rate. If rates rise during the term of your CD, we allow a one-time bump of your rate. All you need to do is to contact PFCU and we will increase your rate to the current rate for your CD for the remainder of the term. A \$15 administrative fee will apply. This is our way to take some of the risk out of your investment.

## TRY OUR MOBILE BANKING APP

PFCU continues its commitment to up-to-date solutions that fulfill your financial needs. The PFCU mobile app is no exception. This app may be downloaded from the Apple App Store for iPhones and Google Play for Android phones. Also, links to those sites are on our sign-in page on our website, [www.postelcu.com](http://www.postelcu.com). After you download the app, be sure to follow the instructions for activation.

## UPCOMING HOLIDAYS

New Year's Day ..... January 1st  
Martin Luther King Day ..... January 21st  
President's Day ..... February 18th  
Memorial Day ..... May 27th

## MISSION STATEMENT

Postel Family Credit Union is dedicated to offering competitive products and services at the lowest possible price, with total quality and a personal touch, while striving to promote the financial health of our members.

## BOARD OF DIRECTORS

Joe Ryckoff chairman	Mark McCord secretary/treasurer	Greg Ungs
Robert Fonck vice chairman	Weldon Day	Bill Presson Bill Yates

## ATM LOCATIONS

1300 Broad St. • Wichita Falls, TX 76301  
940-761-8600 • Fax: 940-322-2020

3410 McNiel Ave. • P.O. Box 4825 • Wichita Falls, TX 76308  
940-761-8600 • Fax: 940-692-3305

Wichita County Court House • 900 7th St.  
Wichita County Court House Annex • 600 Scott St.  
AT&T Call Center • 4300 Kell Blvd.

Remember, there is never a fee for PFCU members using a PFCU card at any of the above ATM's.

## INTERNET

Account Information 24 hours a day, 7 days a week  
[www.postelcu.com](http://www.postelcu.com)

## AUDIO RESPONSE

Account Information 24 hours a day, 7 days a week  
940-692-8898 • 800-861-4291

## DIRECT DEPOSIT

Simplify your life with Direct Deposit! It's simple, safe and secure. Set up today and spend more time enjoying life!  
PFCU's Routing Number: 311990391

## SAFE DEPOSIT BOXES

Four sizes available at the McNiel office:  
3x5 - \$15      5x10 - \$40  
3x10 - \$25      10x10 - \$60

All deposits with PFCU are federally insured by NCUA to at least \$250,000 per share owner.



**POSTEL**  
Family Credit Union

FIRST QUARTER 2019

DOLLARS  
AND  
SENSE

## ANNUAL MEMBERSHIP MEETING

The 89th Annual Membership Meeting will be held on Friday, February 15, 2019, in The Great Hall at Our Lady Queen of Peace Catholic Church, 2601 Lansing. The entrance is on the east end of the building. We will again be serving barbecue from the Branding Iron. Numbers will again be drawn for door prizes. Tickets will be sold at both of our offices beginning Monday, January 14, 2019, through Wednesday, February 13, 2019, at 5:30pm. The cost is \$7.00 each. The meal will be served at 6:00 PM with the meeting beginning at approximately 7:00 PM. No dinner tickets will be sold after Wednesday, February 13, 2019. Members are welcome to attend the business meeting and participate in the drawings without a dinner ticket. They will be issued a ticket for the drawings when they sign in at the door.



# LOAN RATES AS LOW AS 3.85% UP TO 60 MONTHS



**POSTEL**  
Family Credit Union



### My Mobile Money. Control how your card is used anywhere, anytime.

Now you can have greater spending control and protection from fraud for your card. My Mobile Money lets you manage your Postel Family Credit Union debit card with customizable alerts that let you know when, how and where your card is used. You can set them up, and turn them on and off when you choose. So, no matter what your financial goal is, My Mobile Money will help you reach it.

For more information, contact us a  
(940) 761-8600.

Not an actual alert generated by My Mobile Money



### DO WE HAVE YOUR CORRECT INFORMATION?

It is very important that we have your correct address and phone numbers, including business and cell phone numbers. This is especially true for holders of debit and credit cards. It is sometimes necessary to contact you if there are suspected irregularities on your account or card. Without correct contact information, you could have a transaction denied when you are the person performing the transaction.

It is also important that you notify us when you intend to travel so that our card processor will know that you are the person performing transactions out of your usual trade area, especially in larger cities or other countries.