Auto LOANS

NEW VEHICLE RATES AS LOW AS 6.35%

ALL AMERICAN CAR WASH

FREE UNLIMITED CAR WASHES FOR 6 MONTHS

on financing the purchase of any new/used auto at PosTel.

All American Car Wash
Limited Time Only
Minimum Loan of $20,000

UPCOMING HOLIDAYS

INDEPENDENCE DAY	July 3rd–4th
LABOR DAY	September 7th
COLUMBUS DAY	October 12th
VETERANS DAY	November 11th
THANKSGIVING DAY	November 26th–27th
CHRISTMAS DAY	December 25th
NEW YEAR'S DAY	January 1st

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

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

JOHN LUIG, JR.	Chairman
JOE RYCKOFF	Vice Chairman
BILL PRESSON	Secretary/Treasurer

ROBERT FONCK
WELDON DAY
MARK BEAUCHAMP
DAVID ZENTGRAF

ADDRESS

4400 Maplewood Ave.
P.O. Box 4825
Wichita Falls, Texas 76308
(940) 761-8600 • Fax (940) 322-2020

ATM LOCATIONS

4400 Maplewood Avenue

1300 Broad Street

WICHITA COUNTY COURT HOUSE
900 7th Street

WICHITA COUNTY COURT HOUSE ANNEX
600 Scott Street

WICHITA COUNTY LAW ENFORCEMENT CENTER
2815 Central Expressway E.

There is never a fee for PosTel Members using a PosTel Card at any of our ATM's.

WEBSITE

postelcu.com

AUDIO RESPONSE

940-692-8898 • 800-861-4291

ACCOUNT INFORMATION 24/7

DIRECT / REMOTE DEPOSIT

Simplify your life with Direct or Remote Deposit! It's simple, safe and secure. Your Remote Deposits can be easily made through our APP. For Direct Deposits, PosTel FCU's Routing Number is 311990391.

SAFE DEPOSIT BOXES

Four sizes available at our Maplewood office:

3x5 - $15	5x10 - $40
3x10 - $25	10x10 - $60

NCUA



POSTEL Family Credit Union

THIRD QUARTER
2026 NEWSLETTER

MORE THAN JUST
A **CREDIT UNION**,
WE'RE **FAMILY**.



POSTEL FAMILY CREDIT UNION
FEE SCHEDULE

SHARES

Membership Fee	None
Minimum Balance to Open	$25.00
Excessive Withdrawal Fee (> 5 monthly)	$1.00
Below Minimum Share Fee (Negative Balance Fee)	$25.00
IRA Account Maintenance Fee	None
IRA Termination Fee (If closed within 180 days of opening)	$25.00
Mailed Paper Statement Fee (Exclude <18 and >65 Years Old)	$5.00

SHARE DRAFTS

Minimum Balance to Open	$25.00
Monthly Service Charge	None
Stop Payment (Per Order) (CK or PREAUTH DRAFT-ACH)	$35.00
Insufficient Funds Check (NSF)-CP, ACH, DEBIT CD, ATM	$30.00
Overdraft Transfers	$2.00
Check Copies (each)	$5.00
Account Activity Printouts/Statements/History ($5 minimum)	$1 per page
Telephone Inquiry or Transfer	$1.00
Temporary Checks (Sheet of Four)	$1.00

ATM / DEBIT CARD SERVICE FEES

Visa Check Card Annual Fee	None
Transaction Surcharge Free at PFCU ATMs	None
Transactions at Foreign ATM	$1.00
ATM Balance Inquiry Fee	None
Insufficient Fund Withdrawal	$30.00
Non-Member Transactions at PFCU ATMs	$2.50
Debit Card Replacement Fee	$20.00

MISCELLANEOUS FEES

24/7 Telephone Account Access	No Charge
Internet Account Access Fax-Incoming	No Charge
Fax-Incoming	No Charge
Fax-Outgoing Local	No Charge
Fax-Outgoing Long Distance (one page) (Each additional page $0.25)	$1.00
Money Orders (each)	$1.00
Cashier's Check	$5.00
Deposited Checks Returned	$10.00
Returned Check Fee for Loan Payment	$30.00
Statement Duplication (per page) ($5 minimum)	$1 per page
Account Reconciliation Fee (per hour with one hour minimum)	$25.00
Notary Services	No Charge
Wire Transfer - Incoming	No Charge
Wire Transfer - Domestic	$30.00
Wire Transfer - Foreign	$50.00
Western Union Wire	$35.00
Account Closure (within six months)	$25.00
Returned Mail (each item)	$5.00
Copies (per page)	$0.10
Check Cashing Fee (Exceptions May Apply)	$10.00
Gift Cards	$3.00
Coin Counter (Member/Non-Member)	0% / 8%
Cancelled Check Copy	$5.00
Impound Fee (Liens, Levies, Judgments, Warrants, Child Support, etc.)	$60.00
Reopened Closed Account - Within six months.	$50.00
Change joint owner on account (Life change/no charge)	$5.00
Overnight mail delivery (USPS, FedEx, UPS, etc.)	$50.00
Collection Item (outgoing/incoming)	$25.00
Garnishment/Impound Fee (Levies, Judgements, etc.)	$60.00

LOAN FEES

Returned Loan Payment Fee / Loan Payment Reversal	$30.00
Delinquent Loan Payment (after 10 days grace) $5 minimum	5% of Amt Due

SAFE DEPOSIT BOXES

3 X 5	$15.00
3 X 10	$25.00
5 X 10	$40.00
10 X 10	$60.00
Key Deposit	$25.00
Lost Key (key replacement)	$25.00
Safe Deposit Box Drilling Fee	$125.00