POSTEL
Family Credit Union

Christmas LOANS

2% BELOW QUALIFIED RATE

NOVEMBER - DECEMBER 2026

UP TO $2,000 FOR 12 MONTHS

NCUA

UPCOMING HOLIDAYS

COLUMBUS DAY	October 12th
VETERANS DAY	November 11th
THANKSGIVING DAY	November 26th–27th
CHRISTMAS DAY	December 25th–26th
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

FOURTH QUARTER
2026 NEWSLETTER

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

2027

98TH ANNUAL MEETING & ELECTION NOTICE

Postel's 2027 Annual Membership Meeting and announcement of newly elected officials is scheduled to be held on Friday, March 5, 2027 at Our Lady Queen of Peace Great Hall, 2601 Lansing Blvd., Wichita Falls, TX.

There will be no nominations from the floor. The election of officials will not be conducted by ballot when there is only one nominee for each position to be filled. For qualifying members wishing to be nominated by petition, the procedures are as follows.

Official petitions must be filed with the PosTel Family CU Secretary of the Board no later than December 11, 2026. Contact the PosTel Family CU President for an official petition. Potential nominees must submit a brief statement of qualifications and biographical data. Petitions must be signed by at least 1% of the membership (57 members) and delivered to:

POSTEL FAMILY CREDIT UNION
Secretary of the Board
4400 Maplewood Ave
Wichita Falls, TX 76308



BILL PRESSON

Native Wichitan Bill Presson attended schools in the Wichita Falls ISD and at MSU. Bill was an employee of TxDOT, retiring after more than 30 years as District Maintenance Manager.

Following his TxDOT career, he was elected as Wichita County Commissioner for Precinct 4, where he served for 16 years.

Bill joined the PosTel Board in January 2017, filling a vacated Board seat. His previous Credit Union experience was gained through service on the Board of the former TxDOT Credit Union, where he served as both a Board member and President.

Bill continues to promote our community through service on numerous nonprofit boards and through his lifelong membership at First United Methodist Church.

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- **CONTROL WHERE YOUR CARDS CAN BE USED**
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DAVID ZENTGRAF

David Zentgraf was born in Wichita Falls and grew up living between Wichita Falls and Tucson, AZ. After school, David attended Masters Commission in Rockford, IL.

Following Masters Commission, David moved back to Wichita Falls, where he met his wife, Kelly, of now 20 years. They have two beautiful, active daughters, Jubilee and Jenesis.

David started working at UPS in 2005 and is currently still there. In 2006, he began his adventures of buying and holding real estate. David has grown his company, D&K Enterprises, from two properties to 59, along with a small 20-unit apartment complex.

In 2022, David ventured out to start Quick Dumpster Rentals, Inc. David is very active in his church and is currently serving on the board for FCA.

In his free time, he enjoys CrossFit, raising chickens, and working on projects around the house. He and his family love to be outdoors and camping.

David looks forward to watching his girls play sports and, one day, camping full time.

