

# THE CREDIT LINE

### University Federal Credit Union's Quarterly Publication

This newsletter serves as official notification of all changes in rates and new programs offered by University Federal Credit Union. VISIT OUR HOME PAGE: www.universityfederalcu.org or contact us at (701) 757-1047 or (701) 775-3738



# **FELL YOUR PAYMENT TO CHILL OUT**

# **SKIP A PAYMENT**

ONE MONTH SKIP-A-PAYMENT AVAILABLE ON QUALIFYING LOANS\* WITH A FEE OF \$25.00 PER LOAN. SEE A MEMBER SERVICE REPRESENTATIVE FOR DETAILS.

\*SOME RESTRICTIONS MAY APPLY.











Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe.

On Thursday, October 17, 2024, join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day.

# **UFCU Staff Volunteering in the Community**



On the left, Christine Harrington, Lead Member Service Representative (LMSR) is all smiles while volunteering at Circle of Friends Animal Shelter in Grand Forks, ND.

On the right, Brittany Kirkeide, Member Service Representative (MSR) also volunteering and loving on the cats at Circle of Friends Animal Shelter.



## **Upcoming Closings**

Veteran's Day Monday, Nov. 11th

Thanksgiving Day Thursday Nov. 28th

### **Black Friday**

Friday, Nov. 28
Branch Location will be open regular hours.
Campus office is closed.

#### Christmas

Wednesday, December 25

New Years Day Wednesday, January 1st



### CREDIT UNION STATISTICS AS OF AUGUST 31, 2024

Assets: \$44,700,122.80 Number of Members: 3,527

# Campus Location 2860 10th Ave. N

**LOCATIONS** 

Suite 100 Grand Forks, ND 58203 701-757-1047

### **Branch Location**

1575 17th Ave. South Grand Forks, ND 58201 701-775-3738

## **Hours of Operation**

Monday-Friday 9AM-5PM

universityfederalcu.org

# Share Accounts RATE APY\* \$25—\$2,499.99 0.20% 0.20% \$2,500—\$9,999.99 0.25% 0.25% \$10,000 and over 0.30% 0.30%

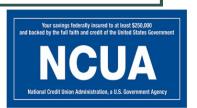
\$10,000 and over 0.30% \*APY- Annual Percentage Yield Dividend rates declared for third quarter 2024.

#### **Term Share Certificates**

|                             | RATE  | APY*  |
|-----------------------------|-------|-------|
| Six Month (\$1,000 minimum) | 4.18% | 4.25% |
| One Year (\$1,000 minimum)  | 3.70% | 3.75% |
| Two Year (\$1,000 minimum)  | 2.62% | 2.65% |

\*APY— Annual Percentage Yield Certificate rates change monthly.

Your savings are federally insured to at least \$250,000 and are backed by the full faith and credit of the United States Government.





## SERVICES

Mobile Banking Internet Banking

Remote Deposit Capture External Transfers

ATM at Branch Location Savings Accounts Checking Accounts Debit Card Visa Credit Card Direct Deposit Payroll Deduction Home Equity Loans Signature Loans New & Used Car Loans Motor Home & RV Loans **Boat Loans** Share Pledge Loans Overdraft Protection Loans Certificates of Deposit (CD) Prepaid Travel Cards **Credit Insurance** Notary Service Warranties Mortgage Referrals Prepaid Gift Cards Online Bill Pay

# E-Statements **BOARD OF DIRECTORS**

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#### SUPERVISORY COMMITTEE

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Loretta Prather, Chair Donna Ellertson

> Lacey Fetsch *CEO NMLS# 805944 701-775-7142*

Sherry Levenseller Director Of Operations NMLS# 1666999 701-775-3759



NMLS#799731