



THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION Fall 2024

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

REMINDER
SUNDAY,
NOVEMBER 5, 2024



fall
BACK
DAYLIGHT SAVING TIME

TELL YOUR LOAN 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.



Pumpkin Spice and Everything Nice



WHAT'S NICE IS HAVING THE ABILITY TO BUILD YOUR
CREDIT THE SMART WAY, WITH OUR LOW INTEREST
UNIVERSITY FEDERAL CREDIT UNION VISA CREDIT CARD.



APPLY DIRECTLY THROUGH THE MOBILE APP
OR THE LINK ON INTERNET BANKING.

8.9% APR*
NO ANNUAL FEE
REWARD POINTS

*ANNUAL PERCENTAGE RATE

GIVING
Thanks
THIS HOLIDAY
WITH A HOLIDAY LOAN

Rates as low as 8.5%* APR**
Amounts from \$500-\$3,000
11 month term
Promotion ends December 31st, 2024

* RATE BASED ON APPLICANTS CREDIT WORTHINESS.
**ANNUAL PERCENTAGE RATE



One World

through cooperative finance.
WOCCU.org/icuday

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



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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- Deborah Johnson, VP
- Marsha Nelson
- Kathy Smart
- Darin Buri
- Mark Jendrysik
- Kelli Puckett

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- Patrice Giese
- Carmen Williams
- Terry Aubol

CREDIT COMMITTEE

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- Donna Ellertson

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

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



NMLS#799731

LOCATIONS

Campus Location

2860 10th Ave. N
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

CREDIT UNION STATISTICS AS OF AUGUST 31, 2024

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

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% |

*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.

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NCUA

National Credit Union Administration, a U.S. Government Agency