



UNIVERSITY
FEDERAL CREDIT UNION



THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION

Winter 2025



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) 775-3738

Join Us
for the
University Federal Credit Union
Annual Meeting & Member Celebration
THURSDAY,
JANUARY 23RD, 2025
6PM-7:30PM
UND Gorecki Alumni Center

6:00PM Social Hour
6:30PM Dinner
7:00PM Year End Review & Volunteer Elections

RSVP
by purchasing a \$10.00 ticket
-At either UFCU location
-By email: creditunion@university.net
-By phone: (701) 775-3738

VOLUNTEERS NEEDED BECOME A CREDIT UNION VOLUNTEER

Serving on your credit union
volunteer Board or Committees
brings your voice to the table!

Available Positions

- ✓ Board of Directors x3
- ✓ Credit Committee xl



NOMINATING COMMITTEE

🌐 Kathy Smart

Kathy.smart@und.edu
(218) 779-8800

🌐 Marsha Nelson

Marshjer91@gmail.com
(218) 779-5894



Happy
New Year

2025

Ice & Snow, Take It Slow

Reduce Speed

Use your head,
not your feet.

Travel Safe

Don't follow too close.
Pump the breaks,
don't slam.

Carry GAP Insurance

Guaranteed Asset Protection
In the event of a total loss,
what you owe may be more than it's worth.
GAP insurance covers the gap
between the insurance payout
and what remains on the loan.



Talk to a loan officer today to make sure you're protected!

Check Road Conditions

Know before you go.
Check the forecast.
Call 511 or visit ND DOT
page to check road
conditions

Be Prepared

Emergency
Survival Kit

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

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

SUPERVISORY COMMITTEE

- Phillip Moore, Chair
- Patrice Giese
- Carmen Williams
- Terry Aubol

CREDIT COMMITTEE

- Loretta Prather, Chair
- Donna Ellertson

Lacey Fetsch

CEO

NMLS# 805944

701-775-7142

Sherry Levenseller

Director Of Operations

NMLS# 1666999

701-775-3759



EQUAL HOUSING LENDER

NMLS#799731

Out of Office

Upcoming
Holiday
Closings

New Year's Day

Wed, Jan 1st, 2025

Martin Luther
King Jr Day

Mon, Jan 20th, 2025

President's Day

Mon, Feb 17th, 2025

CU

"Winter Wonderland
with our UFCU
Credit Card in Hand"

8.9% APR*
No Annual Fee
Reward Point Program
*Annual Percentage Rate

Happy New Year
University Federal Credit Union

LOCATIONS

Branch Location

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

Campus Location

2860 10th Ave N
Suite 100
Grand Forks, ND 58203
701-757-1047

Hours of Operation

Monday-Friday 9AM-5PM

CREDIT UNION STATISTICS AS OF NOVEMBER 30, 2024

Assets: \$46,339,111

Number of Members 3,531

Share Accounts

	RATE	APY*
\$25—\$2,499.99	0.25%	0.25%
\$2,500—\$9,999.99	0.30%	0.30%
\$10,000 and over	0.35%	0.35%

*APY- Annual Percentage Yield

Dividend rates declared for fourth quarter 2024.

Term Share Certificates

	RATE	APY*
Six Month (\$1,000 minimum)	4.04%	4.10%
One Year (\$1,000 minimum)	3.55%	3.60%
Two Year (\$1,000 minimum)	2.48%	2.50%

*APY- Annual Percentage Yield

Certificate rates subject to change.

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

NCUA

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

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