



THE CREDIT LINE

University Federal Credit Union's Quarterly Publication

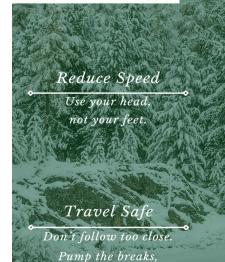
Winter 2025

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



Ice & Snow, Take It Slow



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.



Check Road Conditions

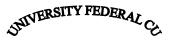
Know before you go.
Check the forecast.
Call 511 or visit ND DOT
page to check road
conditions

Be Prepared

Emergency Survival Kit

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





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 Pav E-Statements

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



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