

THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION

Fall 2018

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) 777-2274 or (701) 775-3738

Celebrating...

International Credit Union Day

October 18, 2018



Credit unions work hard to help improve people's lives, every day!
So far in 2018, credit unions in North and South Dakota,
and all around the United States, have contributed:

Over \$9.7 Million

& to local communities

20,000 Hours

of volunteer time

NOT-FOR-PROFIT MEMBER-OWNED COMMUNITY BASED LOWER FEES



Let University Federal Credit Union

Warm Up

Your Season
With Our
Holiday Loan

Rates as low as 7.50% *APR
Loan Amounts \$500-\$3,000

Promotion ends Dec. 31, 2018

*Annual percentage rate
Rate based on applicant's creditworthiness

Sweeten the season with a 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.

In honor of
INTERNATIONAL CREDIT UNION DAY
UFCU will be serving a variety of refreshments
from the many cultures our members
and staff originate from.

*Join the celebration at each of our offices
on October 18, 2018.*



TOYS FOR TOTS

COLLECTION SITE

ACCEPTING TOYS FOR LOCAL CHILDREN



*Are you willing to make the holidays
brighter for a child in need?*

We will be accepting donations of
new, unwrapped toys November 1st-
December 5, 2018 at each of our offices.

The toys will be given to children
ages 0-12 years old in the cities of
Grand Forks and East Grand Forks.



Don't **Fall** For High Interest Credit Cards

Have you ever looked at your credit card bill and made a face much like the ones below?

It can be overwhelming to get your finances under control.

UFCU is here to help.

We offer a Visa Credit Card with a low 8.90% *APR and no annual fee.

Apply online today!



*Annual percentage rate

Sherry Levenseller, UFCU Director Of Operations, recently celebrated her third anniversary with UFCU.



We want to thank Sherry for her loyalty to our staff and members! You truly make a difference.



Leaves ARE Falling
AUTUMN IS Calling

HOLIDAY CLOSINGS

Veterans' Day- Observed Monday, November 12, 2018

Thanksgiving Day- Thursday, November 22, 2018
Friday November 23, 2018: Memorial Union Closed,
Branch Location open regular business hours

Christmas Day- Tuesday, December 25, 2018
New Year's Day-Tuesday, January 1, 2019

LOCATIONS

Campus Location

UND Memorial Union
2901 University Ave. Stop 8222
Grand Forks, ND 58202
701-777-2274

Branch Location

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

Hours of Operation

Monday-Friday 9AM-5PM
Branch Drive Up 8:30AM-6PM

CREDIT UNION STATISTICS AS OF SEPTEMBER 1, 2018

Assets: \$34,333,405
Number of Members 3,692

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 2018.

Term Share Certificates

	RATE	APY*
Six Month (\$1,000 minimum)	0.30%	0.30%
One Year (\$1,000 minimum)	0.40%	0.40%
Two Year (\$1,000 minimum)	0.60%	0.60%

*APY- Annual Percentage Yield
Rates are effective October 1, 2018. Certificate rates change monthly.

SERVICES

Mobile App
Remote Deposit Capture
External Transfers
Picture Pay
ATM at Branch Location
Member of Co-op Networks & MoneyPass
Share Savings Accounts
Share Draft Checking Accounts
Instant Cash & Check 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
Christmas Club Accounts
Term Share Certificates
Visa Travel Money Card
Money Orders
Credit Insurance
Online Account Access
Notary Service
Voice Response
Mechanical Repair Warranty
GAP Insurance
NADA Vehicle Information
Mortgage Referrals
Visa Gift Cards
Online Bill Pay
E-Statements

BOARD OF DIRECTORS

Morgan Stroh, Chair
Ryan Jundt
Kelly Sander
Deborah Johnson
Pat Hanson
Linda Hurst-Torgerson
Vicki Dawes

SUPERVISORY COMMITTEE

Carmen Williams, Chair
Patrice Giese
Phillip Moore
Terry Aubol

CREDIT COMMITTEE

Loretta Prather, Chair
Donna Ellertson
Tim Schroeder

Lacey TerWee
CEO
NMLS# 805944
701-777-3891

Sherry Levenseller,
Director of Operations
NMLS# 1666999
701-777-4422



NMLS#799731

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