



THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION

Winter 2019

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

The 2019 UFCU Annual Meeting

When: Jan. 24th 2019

Time: 6:00 PM Dinner
6:30 PM Meeting

Where: Hilton Garden Inn

Purchase Your \$5 Ticket
At Either Of Our Locations



WHY?

Choose The University Federal Credit Union Visa Credit Card

- 8.9% APR*
- Earn Points & Redeem For Visa Gift Cards or Gifts In The Point Mall
- Consolidate Debt
- Build Your Credit
- Stop In Or Apply Online! universityfederalcu.org
- No Annual Fee!

Let us help you avoid "PHS"!

Post Holiday Stress!

Transfer your credit card balance to our low interest rate Visa today!





Have Debt? Consolidate!
Our rates are so LOW,
You'll think we've all
gone MAD!
During the month of
March we are
offering our
lowest rates yet.
This is a limited
time offer,
Stop In before we
regain our
SANITY.

- 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
 - NADA Vehicle Information
 - Mortgage Referrals
 - Visa Gift Cards
 - Online Bill Pay
 - E-Statements

HOLIDAY CLOSINGS

New Year's Day- Observed Tuesday, Jan. 1, 2019
Martin Luther King Day- Monday Jan. 21, 2019
President's Day- Monday Feb. 18, 2019



BOARD OF DIRECTORS

- Morgan Stroh, Chair
- Ryan Jundt
- Marsha Nelson
- Deborah Johnson
- Leo Saucedo
- Vicki Dawes
- Kathy Smart

SUPERVISORY COMMITTEE

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

CREDIT COMMITTEE

- Loretta Prather, Chair
- Tim Schroeder
- Donna Ellertson

Lacey TerWee
 CEO

NMLS# 805944
 701-777-3891

Sherry Levenseller
 Director Of Operations
 NMLS# 1666999
 701-777-4422

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

CREDIT UNION STATISTICS AS OF NOVEMBER 30, 2018

Assets: \$34,385,992
 Number of Members 3,655

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 fourth 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 January 1, 2019. Certificate rates change monthly.



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.

www.universityfederalcu.org

