



# THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION

Winter 2020

*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](http://www.universityfederalcu.org) or contact us at (701) 757-1047 or (701) 775-3738

University Federal  
Credit Union

## Annual Meeting

01.27 6:00 Social  
6:30 Dinner  
7:00 Speaker

Hilton Garden Inn  
4301 James Roy Dr  
Grand Forks, North Dakota  
58203

Wear Your Best Tropical Attire  
& Attend For Your Chance To  
Win A **\$500** Vacation  
Voucher From Bon Voyage  
Travel!



Try Our Signature Drink  
The Pineapple Escape!

Campus Location  
2860 10th Ave N. Suite 100

Branch Location:  
1575 17th Ave. S



## Why Volunteer At University Federal Credit Union



*Serving On Your Credit Union*

*Volunteer Board or Committees*

*Brings Your Voice To The Table!*

Elections Are At Our Annual Meeting January 27th.  
Want to know more details on what volunteering involves?  
Send an email to  
[creditunion@universityfcu.net](mailto:creditunion@universityfcu.net)

[www.universityfederalcu.org](http://www.universityfederalcu.org)

## Campus Location

NOW OPEN!  
2860 10th Avenue N.  
Grand Forks, ND 58203  
701.757.1047



We've Had A GREAT  
Year!

& We Want To Give  
Back To The Reason

Why!

**YOU!**

QUARTELY YOU SEE A DEPOSIT IN  
YOUR ACCOUNT FROM US.  
THIS TIME WE HAVE GIVEN THE  
DEPOSIT A BOOST!  
THANK YOU FOR BEING OUR MEMBER!  
WE LOOK FORWARD TO MANY  
AMAZING YEARS AHEAD!



**Upcoming Closings**

*New Year's Day-*  
Tuesday, Jan. 1, 2020

*Martin Luther King Day-*  
Monday Jan. 20, 2020

*President's Day-*  
Monday Feb. 17, 2020

- 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

**BOARD OF DIRECTORS**

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

**SUPERVISORY COMMITTEE**

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

**CREDIT COMMITTEE**

- Tim Schroeder, Chair
- Loretta Prather
- Donna Ellertson

Lacey TerWee  
CEO

NMLS# 805944  
701-777-3891

Sherry Levenseller  
Director Of Operations  
NMLS# 1666999

**LOCATIONS**

**Campus Location**

2860 10th Ave. N  
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  
Branch Drive Up 8:30AM-6PM

**CREDIT UNION STATISTICS AS OF  
DECEMBER 1, 2019**

Assets: \$34,391,537  
Number of Members 3,443

**Share Accounts**

	RATE	APY*
\$25—\$2,499.99	0.35%	0.35%
\$2,500—\$9,999.99	0.40%	0.40%
\$10,000 and over	0.45%	0.45%

\*APY- Annual Percentage Yield  
Dividend rates declared for fourth quarter 2019.

**Term Share Certificates**

	RATE	APY*
Six Month (\$1,000 minimum)	0.70%	0.70%
One Year (\$1,000 minimum)	0.80%	0.80%
Two Year (\$1,000 minimum)	1.00%	1.00%

\*APY- Annual Percentage Yield  
Rates are effective January 1, 2020. 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](http://www.universityfederalcu.org)

