



THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION Spring 2021

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) 757-1047 or (701) 775-3738

University Federal Credit Union



We're The Good Eggs!

Let It Never Be
Forgotten That A Credit
Union Is, Above All Else,
An Association Of
People, Not Dollars

Alphonse Desjardins



University Federal Credit Union 2020 Annual Meeting Wrap-Up

University Federal Credit Union's Annual Meeting took place on January 28, 2021. Marsha Nelson, Leo Saucedo and Morgan Stroh were re-elected to three year terms on the Board of Directors.

Loretta Prather was re-elected to a three year term on the Credit Committee.

A sincere thank you to our volunteers who donate their time and dedication.

It is because of their leadership that University Federal Credit Union is financially strong and continues to be the primary financial institution for UND students, staff, and faculty.

Financial Literacy Is Just As Important As Your Basic Human Needs.

Check Out Our **EDUCATION Tab On Our Website.**

With A Wide Variety Of Financial Questions, We Want To Make Finding Those Answers Easy!

www.universityfederalcu.org



Spring Towards Better Credit



With The
University Federal
Credit Union
Visa Credit Card

Transfer Your
Balance To Our 8.9%
*APR Visa Credit
Card With No Annual
Fee Today!

APR: Annual Percentage Rate



Upcoming Closings

Good Friday

Friday, April 2, 2021
Campus location
CLOSED
Branch location
OPEN

Memorial Day

Monday
May 31, 2021

UNIVERSITY FEDERAL CU

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
Kelli Puckett

SUPERVISORY COMMITTEE

Carmen Williams, Chair
Patrice Giese
Phillip Moore
Terry Aubol

CREDIT COMMITTEE

Tim Schroeder, Chair
Loretta Prather
Donna Ellertson

Lacey Fetsch
CEO

NMLS# 805944
701-775-7142

Sherry Levenseller
Director Of Operations
NMLS# 1666999
701-775-3759

Spring

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 FEBRUARY 28, 2021

Assets: \$43,084,056.36
Number of Members 3,392

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 second quarter 2021.

Term Share Certificates

	RATE	APY*
Six Month (\$1,000 minimum)	0.25%	0.25%
One Year (\$1,000 minimum)	0.35%	0.35%
Two Year (\$1,000 minimum)	0.55%	0.55%

*APY— Annual Percentage Yield

Rates are effective April 1, 2021. Certificate rates change monthly.

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



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

NMLS#799731