



THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION Fall 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

Dashing Through The



Dough

With The
University Federal Credit Union
Holiday Loan

Rates As Low As **5.0%*APR**

Loan Amounts Of \$500 to \$3000

Promotion Ends
December 31st 2021

Apply Online!
universityfederalcu.org

\$10.00 Application Fee Per Applicant & Most Recent Paystub Needed

Rates Based On Applicants Credit & Loan Amount

*APR - Annual Percentage Rate



No Tricks Here

Start Building Your Credit The Smart Way
With The University Federal Credit Union
Visa Credit Card

8.9% APR*
NO ANNUAL FEE
EARN POINTS FOR VISA REWARDS



APPLY TODAY!
*ANNUAL PERCENTAGE RATE



Real Members. Real Results.

University Federal Credit Union

Helping You Get On The Road



www.universityfederalcu.org



Let's Celebrate International Credit Union Day

Thursday
October
21st, 2021

At Both
Locations Enjoy
An
International
Candy Tasting
Bar With Candy
From Mexico,
India, Thailand,
Japan
& The USA



**BUILDING FINANCIAL HEALTH
FOR A BRIGHTER TOMORROW™**



Upcoming Closings

In Observance Of:
Veteran's Day
Thursday Nov. 11

Thanksgiving Day
Thursday Nov. 25

Black Friday
Friday, Nov. 26:
*Branch Location will be
open regular business
hours. Campus location
will be closed.*

Christmas
Friday, Dec. 24
(observed)

New Years Day
Friday, Dec. 31
(observed)



SERVICES

Mobile App
Remote Deposit Capture
External Transfers
ATM at Branch Location
Member of Co-op Networks
& MoneyPass
Share Savings Accounts
Share Draft Checking Ac-
counts
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

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NMLS# 805944
701-775-7142

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

As a standard and routine procedure, our auditors are conducting an annual verification of member balances. Please review your statement to make sure it is correct. If it is not correct, please notify our auditors, Brady Martz & Associates, PO Box 14296, Grand Forks, ND 58208-4296 or by calling their office at 701-775-4685.

LOCATIONS

Campus Location

2860 10th Ave. N
Suite 100
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

universityfederalcu.org

CREDIT UNION STATISTICS AS OF AUGUST 31, 2021

Assets: \$44,299,162
Number of Members: 3,440

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 third 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 October 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
United States Government.



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NCUA
National Credit Union Administration, a U.S. Government Agency

NMLS#799731