



THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION Fall 2023

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

Get your *Mitts* on some cash with a Holiday Loan!

Rates as low as 7.50% APR** and
loan amounts from \$500 to \$3,000*



*Don't be left out in the cold!
This promotion ends December 31st.*

* Rate based on applicants credit worthiness.
**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

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.



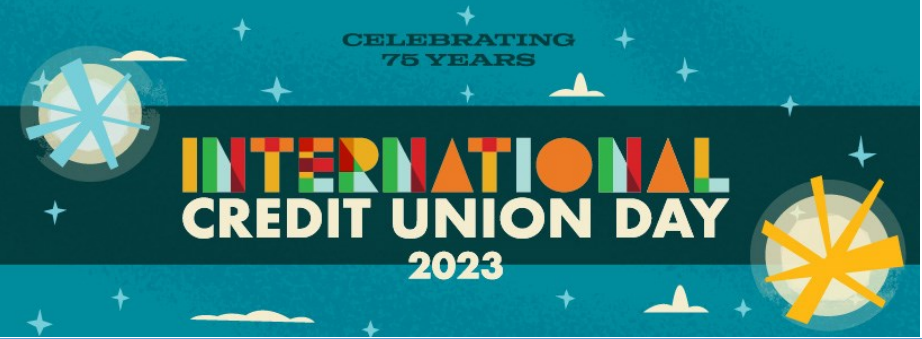
APPLY TODAY!
*ANNUAL PERCENTAGE RATE



TIME TO UPGRADE



We will upgrade our member computer system on November 1, 2023, in order to better serve our members. As a result, we will offer a new mobile app and an updated online banking experience. You will be asked to enroll in each service, following the November 1st implementation date. We are excited to offer you an updated member service experience, with more opportunities to interact with UFCU remotely. We ask for your patience as we learn how to serve you with our new systems.



On October 19, 2023, UFCU will join 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. This year marks the 75th anniversary of ICU Day.

ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. UFCU is honored to be a part of this proud tradition.



Upcoming Closings


Veteran’s Day
Friday, November 10

Thanksgiving Day
Thursday Nov. 23

Black Friday
Friday, Nov. 24:
Branch Location will be open regular hours.
Campus office is closed.

Christmas
Monday, December 25


New Years Day
Monday, January 1st

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SERVICES

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

UFCU Staff Volunteering in the Community



On the left, Taylor Holweger, Loan Officer, delivers 100 bags of feminine hygiene products to the UND Food Pantry.



On the right, Christine Harrington, Lead Member Service Representative (MSR) and Julianne Iwen, MSR, sort clothing donations at the United Way Kidz Closet.

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

universityfederalcu.org

| CREDIT UNION STATISTICS AS OF AUGUST 31, 2023 | | |
|--|-------|-------|
| Assets: \$46,278,310.55 | | |
| Number of Members: 3,545 | | |
| Share Accounts | | |
| | RATE | APY* |
| \$25—\$2,499.99 | 0.15% | 0.15% |
| \$2,500—\$9,999.99 | 0.20% | 0.20% |
| \$10,000 and over | 0.25% | 0.25% |
| *APY— Annual Percentage Yield | | |
| Dividend rates declared for third quarter 2023. | | |
| Term Share Certificates | | |
| | RATE | APY* |
| Six Month (\$1,000 minimum) | 4.94% | 5.03% |
| Nine Month (\$1,000 minimum) | 4.10% | 4.16% |
| One Year (\$1,000 minimum) | 3.15% | 3.19% |
| Two Year (\$1,000 minimum) | 2.95% | 2.98% |
| *APY— Annual Percentage Yield | | |
| Rates are effective October 1, 2023. Certificate rates change monthly. | | |


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CEO
NMLS# 805944
701-775-7142
- Sherry Levenseller
Director Of Operations
NMLS# 1666999
701-775-3759

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



EQUAL HOUSING LENDER

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



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

NMLS#799731