



UNIVERSITY  
FEDERAL CREDIT UNION

# THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION

Summer 2024

*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) 775-3738

Make your home  
extraordinary



With a Home Equity Loan,  
we make it easy for your home  
dreams to become a reality



NMLS 799731



## Financial Wellness

iGrad, a personal finance program  
provided by Student Choice.

A program to support Student  
education. In 5 minutes or less, they  
will assess your finances and  
recommend tools, content, and  
courses for your goals.



- Financial Planning & Budgeting ✓
- Career Development ✓
- Student Loan Tracking & Repayment ✓
- Money Personality Analysis ✓



<https://universityfederalcu.studentchoice.org/resources/financialwellness/igrad/>



UNIVERSITY  
FEDERAL CREDIT UNION

*One Less Worry*

Let us help you pay for college.

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





# DIVE

Into Better Credit

## THIS SUMMER

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



### LOCATIONS

#### Branch Location

1575 17th Ave S  
Grand Forks, ND 58201  
701-775-3738

#### Campus Location

2860 10th Ave N  
Suite 100  
Grand Forks, ND 58203  
701-757-1047

#### Hours of Operation

Monday-Friday 9AM-5PM

### CREDIT UNION STATISTICS AS OF MAY 31, 2024

Assets: \$45,519,716.43  
Number of Members 3,443

#### 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 second quarter 2024.

#### Term Share Certificates

	RATE	APY*
Six Month (\$1,000 minimum)	4.43%	4.50%
One Year (\$1,000 minimum)	3.94%	4.00%
Two Year (\$1,000 minimum)	2.87%	2.90%

\*APY— Annual Percentage Yield

Certificate rates subject to change.

Your savings are federally insured to at least \$250,000

**Upcoming  
Holiday  
Closures**

### Independence

#### Day

July 4, 2024

Both Locations

**CLOSED**

### Labor Day

September 2, 2024

Both Locations

**CLOSED**

UNIVERSITY FEDERAL CU

#### 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  
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  
Term Share Certificates  
Visa Travel Money Card  
Credit Insurance  
Online Account Access  
Notary Service  
Mechanical Repair Warranty  
NADA Vehicle Information  
Mortgage Referrals  
Visa Gift Cards  
Online Bill Pay  
E-Statements

#### BOARD OF DIRECTORS

Ryan Jundt, President  
Deborah Johnson  
Marsha Nelson  
Kathy Smart  
Kelli Puckett  
Darin Buri  
Mark Jendrysik

#### SUPERVISORY COMMITTEE

Phillip Moore, Chair  
Patrice Giese  
Carmen Williams  
Terry Aubol

#### CREDIT COMMITTEE

Loretta Prather, Chair  
Donna Ellertson  
Lacey Fetsch

Lacey Fetsch  
CEO

NMLS# 805944  
701-775-7142

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



**EQUAL HOUSING  
LENDER**

NMLS#799731

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

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