



**UNIVERSITY**  
FEDERAL CREDIT UNION

# THE CREDIT LINE

## UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION

**Spring 2025**

*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



### University Federal Credit Union's Annual Meeting & Member Celebration

The Annual Meeting took place January 23rd, 2025 at the Gorecki Alumni Center on UND's campus.

Ryan Jundt presented the President's report in writing and gave a brief overview of the year, thanking everyone for their hard work.

UND catering prepared a delicious meal while attendees were entertained by UND's, Varsity Gentlemen's a cappella group.

Ryan Jundt, Darin Buri, and Kelli Puckett were re-elected for another 3-year term on the UFCU Board of Directors. Donna Ellertson was re-elected for another 3 year term on UFCU's credit committee.



### Holiday Closings

**Good Friday**  
Campus Office  
Closed Branch Office  
Open

**April 18, 2025**

**Easter Monday**  
April 21, 2025  
OPEN

**Memorial Day**  
May 26, 2025

## Spring

Into getting projects  
done now, with our low  
interest rate credit card!

**8.9% APR\***

**No Annual Fee  
Reward Point Program**

\*Annual Percentage Rate



## HOME OPTIONS



**\*Home Loans**

(Partnered with First Class Mortgage)

**\*Home Equity Loans**

**\*Home Equity Line of Credit**



*"University Credit Union made our buying and selling run seamlessly. The information needed was clearly defined and the process was smooth. We cannot recommend this team enough. University Credit Union will always be our go to loan services."*  
-The Swanson's





**Congratulations to Taylor Anderson (left), UFCU Loan Officer, on her designation as a Credit Union Development Educator (CUDE) after completing the National Credit Union Foundation's Development Education program in Tampa, FL! Anderson is one of 46 credit union professionals who completed the National Credit Union Foundation's Development Education Program in February 2025.**



**UFCU's Member Service Rep. Brittany Kirkeide (right) recently completed America's Credit Union's training to become a Certified Credit Union Financial Counselor. We are excited to offer financial counseling and education to our members. More details to come. Congratulations Brittany!**

### 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 FEBRUARY 28, 2025

Assets: \$45,602,114  
Number of Members 3,543

#### Share Accounts

	<b>RATE</b>	<b>APY*</b>
\$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 first quarter 2025.

#### Term Share Certificates

	<b>RATE</b>	<b>APY*</b>
Six Month (\$1,000 minimum)	3.31%	3.35%
One Year (\$1,000 minimum)	2.82%	2.85%
Two Year (\$1,000 minimum)	2.23%	2.25%

\*APY— Annual Percentage Yield  
Certificate rates subject to change.

**UNIVERSITY FEDERAL CU**

### SERVICES

Mobile Banking  
Internet Banking  
Remote Deposit Capture  
External Transfers  
ATM at Branch Location  
Savings Accounts  
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  
Certificates of Deposit (CD)  
Prepaid Travel Cards  
Credit Insurance  
Notary Service  
Warranties  
Mortgage Referrals  
Prepaid Gift Cards  
Online Bill Pay  
E-Statements

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

Phillip Moore, Chair  
Patrice Giese  
Carmen Williams  
Terry Aubol

### CREDIT COMMITTEE

Loretta Prather, Chair  
Donna Ellertson

Lacey Fetsch  
CEO  
NMLS# 805944  
701-775-7142

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



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

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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