



UNIVERSITY
FEDERAL CREDIT UNION

THE CREDIT LINE

UNIVERSITY FEDERAL CREDIT UNION'S QUARTERLY PUBLICATION

Summer 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 or contact us at (701) 775-3738

WORRY LESS ABOUT COLLEGE FUNDING

FOCUS ON YOUR FUTURE



COMPETITIVE RATES

Plus, get a rate discount when you set up automatic electronic payments. **

FLEXIBLE FUNDING

Pay for any education related expenses including tuition, books, and housing.

MULTI-YEAR APPROVAL

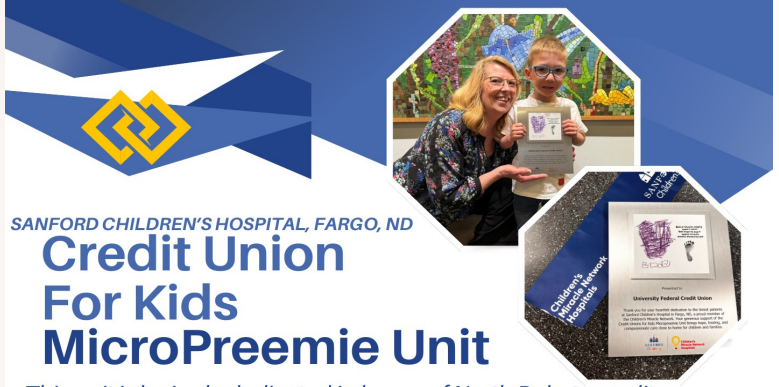
Secure your college funding with just one application*!



Learn more or apply for a student loan today!

universityfederalcu.studentchoice.org

*Subject to annual review and credit application. Must meet school's Satisfactory Academic Progress (SAP) requirements. Approved schools subject to change without notice. Federally insured by NCUA. Equal Opportunity Lender. ** The APR will not fall below the floor rate regardless of the index or any additional rate discount.



SANFORD CHILDREN'S HOSPITAL, FARGO, ND

Credit Union For Kids MicroPremie Unit

This unit is lovingly dedicated in honor of North Dakota credit unions—whose generosity, advocacy, and unwavering support made it possible. To every credit union member and partner who has contributed—thank you. You have given families the greatest gift of all: hope. We are proud of this legacy, and even more excited for the lives this space will touch in the years to come. Together, we've created a place where miracles will continue to happen every day."

— Jeff Olson, DakCU President/CEO



THE NEWLY OPENED CREDIT UNIONS FOR KIDS MICROPREEMIE UNIT HAS BEEN OPERATING SINCE MID-APRIL. THE NEW UNIT WAS PUT TOGETHER THROUGH THE SUPPORT OF 20 NORTH DAKOTA CREDIT UNIONS.

HAPPY **Father's DAY**

June 15th, 2025

We celebrate all the incredible fathers and father figures who fill our lives with love.

WE'RE MOVING

Our Campus office is relocating to better serve our Members!

August 2025

**2600 2ND AVE N
GRAND FORKS, ND**

VACATION MODE

ON 

Don't miss out on that vacation this summer! Book your trip with our LOW interest credit card and live it up with some fun in the sun!

8.9% APR *

No Annual Fee

Rack Up Reward Points

* APR: Annual Percentage Rate



~Upcoming~ Holidays

Juneteenth

June 19, 2025

Both locations are open.

Independence Day

July 4, 2025

Both locations are closed.

Labor Day

September 1, 2025

Both locations are closed.

Notice to Members:

Regarding Change to Regulation CC (Funds Availability Act)

Amendments to Regulation CC, which implements the Expedited Funds Availability Act (AFA Act), are reviewed every five years and adjusted as needed for inflation. The changes outlined below will go into effect July 1, 2025.

We are increasing the amount we make available for withdrawal by checks not subject to next day availability to \$275. In addition, the amount available for withdrawal on exception holds for large deposits, new accounts, and the amount for determining a repeat overdraft is increasing to \$6,725.



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, 2025

Assets: \$44,869,001
Number of Members 3,543

Share Accounts

	RATE	APY*
\$25—\$2,499.99	0.30%	0.30%
\$2,500—\$9,999.99	0.35%	0.35%
\$10,000 and over	0.40%	0.40%

*APY— Annual Percentage Yield

Dividend rates declared for second quarter 2025.

Term Share Certificates

	RATE	APY*
Six Month (\$1,000 minimum)	2.82%	2.85%
One Year (\$1,000 minimum)	2.33%	2.35%
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

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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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