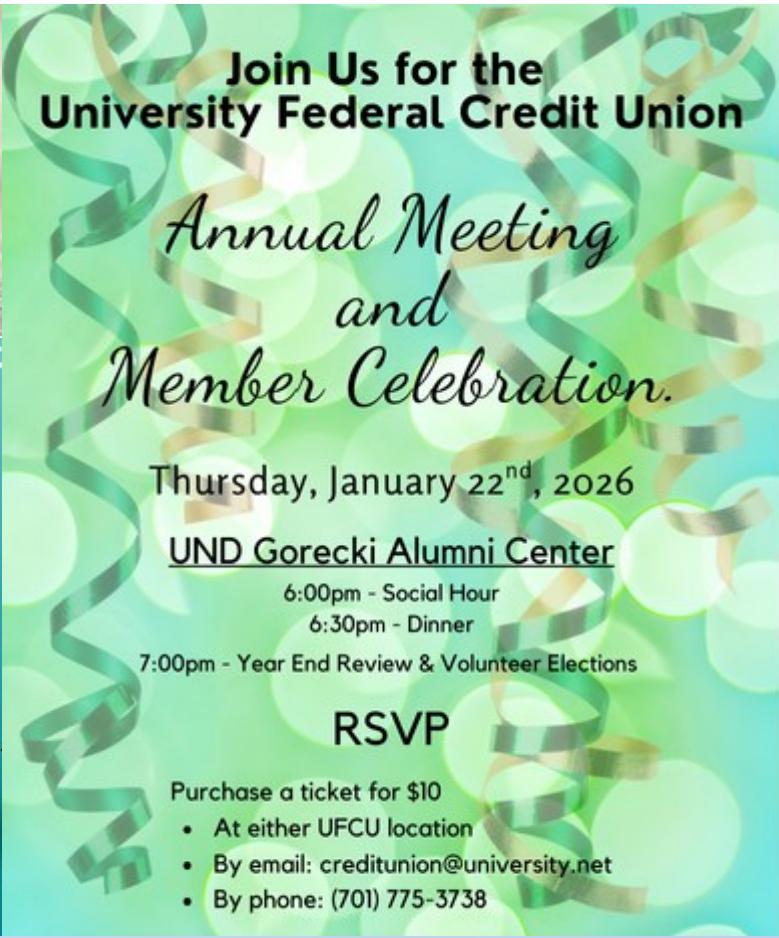




# THE CREDIT LINE

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



## Become a Credit Union Volunteer

### Available positions

- Board of Directors x3
- Credit Committee x1

Serving on your credit union  
volunteer board or committees  
brings your voice to the table!

Please contact your  
Nominating  
Committee

- Ryan Jundt: [ryanjundt0422@gmail.com](mailto:ryanjundt0422@gmail.com) (218)230-6331  
or
- Mark Jendrysik: [mark.jendrysik@und.edu](mailto:mark.jendrysik@und.edu) (701) 610-6100



# Protect yourself from Fraud

## Stop mail fraud at the mailbox.

Informed Delivery is a free service from the U.S. Postal Service. The agency emails photos of letter-size mail expected to be delivered to you that day or shortly after. This is a great way to be sure that nothing is stolen from your mailbox by ID thieves. Sign up at [InformedDelivery.usps.com](http://InformedDelivery.usps.com)

Pick up mail as quickly as possible after it is delivered. Consider taking your outgoing mail directly to the post office. A hot fraud now is scammers stealing checks from mailboxes, erasing the ink and using them to steal from bank accounts.

## Watch for credit card skimming.

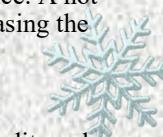
Card skimming, in which the criminal affixes a credit card reader on top of a legitimate card reader at a store or gas station, is estimated to cause up to a billion dollars in losses annually. When you are paying at a gas station or other point-of-sale location, inspect the device for loose/broken/scratched machinery to make sure someone hasn't tampered with it. If you are unsure, notify the cashier and pay using an alternative method.

## Change the way you think

Learn how to not engage. You are under no obligation in these modern times to respond to calls, emails or texts from strangers—especially given that so many of them are fraudulent. One option: Open your iPhone's contact list and add your family, friend, doctors and other important numbers. Then go into your phone settings and turn on the setting for "silence unknown callers." This will send any caller who isn't in your contacts list directly to voicemail.

Learn to say no. Sometimes a caller will get through. Get tough: Say, "I do not do business over the phone. Goodbye." Then hang up without remorse.

Trust your instincts. If something doesn't sound right, run it by someone you trust and take extra time to think about it.



## 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



### LOCATIONS

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

**Campus Location**  
2600 Red Jarret Way  
Suite #6  
Grand Forks, ND 58203  
701-757-1047

**Hours of Operation**  
Monday-Friday 9AM-5PM

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

### **CREDIT UNION STATISTICS AS OF NOVEMBER 30, 2025**

Assets: \$44,662,195  
Number of Members 3,642

#### **Share Accounts**

	<b>RATE</b>	<b>APY*</b>
\$25—\$2,499.99	0.40%	0.40%
\$2,500—\$9,999.99	0.45%	0.45%
\$10,000 and over	0.50%	0.50%

\*APY—Annual Percentage Yield

Dividend rates declared for fourth quarter 2025.

#### **Term Share Certificates**

	<b>RATE</b>	<b>APY*</b>
Six Month (\$1,000 minimum)	3.21%	3.25%
One Year (\$1,000 minimum)	2.97%	3.00%
Two Year (\$1,000 minimum)	2.62%	2.65%

\*APY—Annual Percentage Yield

Certificate rates subject to change.

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