



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 or contact us at (701) 775-3738



Common signs of a scam include:

- ♦ A phone call asking for money or personal information, such as your Social Security number.
- ♦ A request to buy gift cards to pay a purported debt or to send money to someone whom you've only met online.
- ♦ An unauthorized charge on your credit card.
- ♦ An email or call saying you've won a sweepstakes or lottery, though you don't recall entering one.

Join Us for the University Federal Credit Union

Annual Meeting and Member Celebration.

Thursday, January 22nd, 2026

UND Gorecki Alumni Center

6:00pm - Social Hour

6:30pm - Dinner

7:00pm - Year End Review & Volunteer Elections

RSVP

Purchase a ticket for \$10

- At either UFCU location
- By email: creditunion@university.net
- By phone: (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 (218)230-6331
or
- Mark Jendrysik: 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

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.

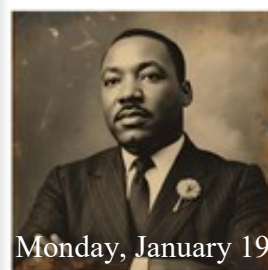
Card skimming, in which the criminal affixes a credit card reader on top of a legitimate card reader at a store or gas station, is estimated to cause up to a billion dollars in losses annually. When you are paying at a gas station or other point-of-sale location, inspect the device for loose/broken/scratched 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
701-775-1047

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

| | RATE | APY* |
|--------------------|-------|-------|
| \$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

| | RATE | APY* |
|-----------------------------|-------|-------|
| 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.