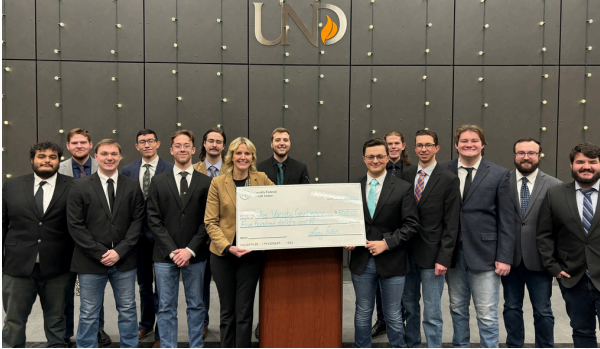


THE CREDIT LINE



This quarterly newsletter serves as official notification of all changes in rates and new programs offered by University Federal Credit Union. Reading a printed copy? For clickable links, view this newsletter online under "About" → "Newsletter" on our website.



ANNUAL MEETING RECAP

The UFCU Annual Meeting took place January 22, 2026, at the UND Gorecki Alumni Center. Attendees enjoyed an cappella performance by the UND Varsity Gentlemen. Elections were held for the Board of Directors and Credit Committee, with Merit Fondong, Debby Johnson, and Jackie Pic elected to the Board of Directors and Dan Owens elected to the Credit Committee. Thank you to all who attended, and here's to another year of serving the UND community!



STAFF SPOTLIGHT

Taylor Anderson, UFCU Loan Officer, was selected to represent North Dakota as a "Crasher" at the Governmental Affairs Conference (GAC) in Washington, D.C. GAC is the largest annual conference hosted by America's Credit Unions and brings together credit union leaders from across the country. To read more about Taylor's experience, [READ THE FULL STORY HERE.](#)

Lacey Fetsch, UFCU CEO, spoke on the national stage at the Small CU Roundtable at the GAC.

[WATCH THE '26 GAC RECAP VIDEO HERE](#)



NEW FEATURES COMING TO YOUR UFCU DEBIT CARD

We're upgrading your UFCU debit card experience! While we don't have a finalized timeline yet, we're in the process of transitioning our debit cards from Visa to Mastercard.

What does this mean for you? Your new debit card will come with added convenience and flexibility, including:

- **Tap-to-pay** functionality for faster, contactless purchases
- **Compatibility with digital wallets** like Apple Pay & Samsung Pay

We're still finalizing the timeline for when new cards will be issued, and we'll keep you updated every step of the way. We appreciate your patience as we roll out these exciting improvements!

HOLIDAY HOURS



Good Friday - Friday, April 3rd

Campus Location: CLOSED
Branch Location: OPEN



Easter Monday - Monday, April 6th

Campus Location: OPEN
Branch Location: OPEN



Memorial Day - Monday, May 25th

Campus Location: CLOSED
Branch Location: CLOSED



For clickable links, view this newsletter online under "About" → "Newsletter" on our website.

SERVICES

- Mobile Banking
- Internet Banking
- Remote Deposit Capture
- External Transfers
- ATM at Branch Location
- ATM at Campus 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
- Marsha Nelson, Vice President
- Deborah Johnson
- Darin Buri
- Mark Jendrysik
- Merit Fondong
- Jackie Pic

SUPERVISORY COMMITTEE

- Phillip Moore, Chair
- Patrice Giese
- Carmen Williams
- Terry Aubol
- Tanzim Jim Hassan

CREDIT COMMITTEE

- Loretta Prather, Chair
- Donna Ellertson
- Daniel Owens



THINKING ABOUT A HOME PROJECT THIS SPRING?
 A Home Equity Loan or Home Equity Line of Credit from UFCU could be a smart, low-rate way to fund your spring renovations. Ask us about available options today!



READY TO HOP INTO BETTER CREDIT THIS SPRING?
 This season is all about fresh starts—freshen up your wallet and let your finances bloom with a UFCU Credit Card. Enjoy low interest, no annual fee, and earn Visa Rewards points on purchases. Make the switch, transfer your balance and start saving today. *Restrictions apply. Apply online today [HERE](#).*

CREDIT UNION STATISTICS as of February 28, 2026	
Assets	\$45,621,842.87
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%

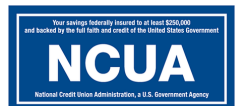
*APY– Annual Percentage Yield
 Dividend rates declared for first quarter 2026.

TERM CERTIFICATE HOLDERS		
	Rate	APY*
Six Month (\$1,000 minimum)	3.26%	3.30%
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.



CEO
Lacey Fetsch
 NMLS# 805944
 701-775-7142



DIRECTOR OF OPERATIONS
Sherry Levenseller
 NMLS# 1666999
 701-775-3759



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- 701-775-3738
- 1575 17th Avenue South
 Grand Forks, ND 58201

CAMPUS LOCATION:

- 701-757-1047
- 2600 Red Jarrett Way Ste.6
 Grand Forks, ND 58203



UNIVERSITY

FEDERAL CREDIT UNION

Serving the UND Community Since 1937

