

The Credit Line

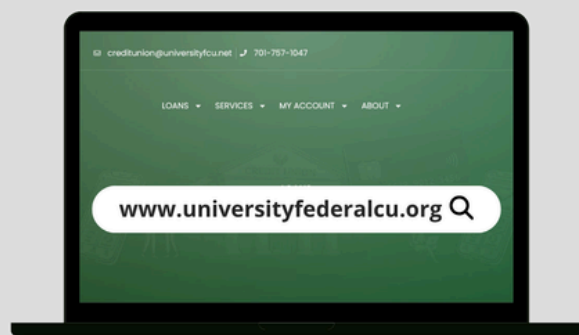
Fall 2026 Edition



UNIVERSITY
FEDERAL CREDIT UNION

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.

WE HAVE A NEW LOOK!
OUR UPDATED WEBSITE IS HERE



SAME WEBSITE ADDRESS,
NEW AND IMPROVED EXPERIENCE

GHOST YOUR
NEXT PAYMENT
WITH
SKIP-A-
PAYMENT



ONE MONTH SKIP-A-PAYMENT AVAILABLE ON QUALIFYING
LOANS* WITH A FEE OF \$25 PER LOAN

SEE A MEMBER SERVICE REPRESENTATIVE FOR DETAILS
OFFER ENDS DECEMBER 31ST

*Some Restrictions May Apply

SNOW PROBLEM, WE
HAVE GOT YOU COVERED
WITH A HOLIDAY LOAN

Rates as Low as 8.95%* APR**

Loan Amounts from \$500 - \$3,000
Promotion Ends December 31st



*Rates Based on Applicants Credit Worthiness
**Annual Percentage Rate

Happy International Credit Union Day



October 15th, 2026

International Credit Union Day is a time to celebrate the people, values, and communities that make credit unions special. Credit unions are built on the idea of people helping people. At University Federal Credit Union, we're proud to support our members, students, and community by providing the tools, resources, and support they need to reach their individual goals.

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
 Terry Aubol

Credit Committee

Loretta Prather, Chair
 Donna Ellertson
 Daniel Owens

CREDIT UNION STATISTICS		as of August 31, 2026	
Assets		\$47,029,165.19	
Number of Members		3,667	
SHARE ACCOUNTS			
	Rate	APY*	
\$25—\$2,499.99	0.70%	0.70%	
\$2,500—\$9,999.99	0.75%	0.75%	
\$10,000 and over	0.80%	0.80%	
*APY– Annual Percentage Yield			
Dividend rates declared for third quarter 2026.			
TERM CERTIFICATE HOLDERS			
	Rate	APY*	
Six Month (\$1,000 minimum)	3.45%	3.50%	
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

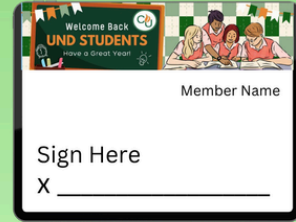


DIRECTOR OF OPERATIONS

Sherry Levenseller
 NMLS# 1666999
 701-775-3759



Have you Seen Our New Tablets?!



If you have visited a UFCU location recently, you may have noticed a fresh update. We have rolled out new member tablets to make viewing and signing your documents faster, easier, and completely paperless.

UFCU is committed to investing in better technology to improve your everyday banking experiences.

HOLIDAY HOURS

VETERANS DAY - NOV 11
BOTH LOCATIONS CLOSED.

CHRISTMAS DAY - DEC 25
BOTH LOCATIONS CLOSED.

THANKSGIVING DAY - NOV 26
BOTH LOCATIONS CLOSED.

BLACK FRIDAY - NOV 27
BRANCH LOCATION OPEN.
CAMPUS LOCATION CLOSED.

NEW YEARS DAY - JAN 1
BOTH LOCATIONS CLOSED.

IN LOVING MEMORY

Carmen Williams

Carmen Williams, long-time volunteer on the UFCU Supervisory Committee, passed away on September 13, 2026. Carmen volunteered on this committee for thirteen years, including serving as the Chair. As a volunteer, she came in early to conduct surprise cash counts before the offices opened, put her eye for detail to work on loan and file maintenance reviews, and attended after hours training sessions. She helped to ensure that the safety and soundness of UFCU was adhered to at the highest level. To say she will be missed is a true understatement. The employees and members of UFCU will remember Carmen fondly.



BRANCH LOCATION:

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

CAMPUS LOCATION:

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



UNIVERSITY
 FEDERAL CREDIT UNION
 Serving the UND Community Since 1937



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www.universityfederalcu.org

