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Credit Union Hours

- Campus Location
UND Memorial Union ([map](#)):
Monday - Friday, 9:00am - 5:00pm
- Branch Location
17th Ave South ([map](#)):
Monday - Friday, 9:00am - 5:00pm
Drive-Up: 8:30am - 6:00pm

24 hour ATM no surcharge fee for University Federal CU members that use our ATM/Debit card

Privacy & Terms

[Privacy Policy Notice](#) | [Disclaimer](#)

Privacy Policy Notice

FACTS: What does the University Federal Credit Union do with your personal information?

Why?	Financial companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Date of Birth • Account Balances and Payment History <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' or members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' or members' personal information; the reasons University Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UFCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— Information about your credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Contact us at 701-777-2274 or 701-775-3738.

What We Do

How does University Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does University Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates (if applicable), or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market you <p>North Dakota state laws and individual companies may give you additional rights to limit sharing so that the credit union cannot participate in joint marketing arrangements.</p>

Definitions

Everyday Business Purpose	<p>The actions necessary by financial companies to run their business and manage customer/member accounts, such as:</p> <ul style="list-style-type: none"> • Processing transactions, mailing, and audit services • Providing information to credit bureaus • Responding to court orders and legal investigations
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • University Federal Credit Union does not share with affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p>

	<ul style="list-style-type: none">• University Federal Credit Union does not share with nonaffiliates so they can market you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• University Federal Credit Union does not participate in joint marketing arrangements.

Other Important Information

As a member of our credit union, you also have a responsibility to safeguard your financial information. Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. Use caution when you disclose your account numbers, social security numbers, etc. to other persons. Keep your contact information current. If we detect potentially fraudulent or unauthorized activity we will attempt to contact you immediately.

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