

WELCOME TO



UNIVERSITY

credit union



Letter from the CEO



Dear Members,

Welcome to University Credit Union.

We are excited to serve you and introduce you to the products, services, and enhanced banking experience available through UCU. Our commitment is to continuously evolve and innovate in ways that make banking simpler, more secure, and more valuable for our members.

At UCU, we believe innovation should have a purpose. Whether through advanced digital banking tools, expanded account access, competitive products, or personalized support, we are constantly looking for new ways to help our members navigate an increasingly complex financial world with confidence.

Just as important, we are committed to protecting our members and their financial futures. As a member-owned credit union, every decision we make is guided by what is in the best interest of the people we serve. Our focus is on providing trusted financial solutions, strong security, and the resources members need to make informed financial decisions.

As a UCU member-owner, you'll have access to convenient digital banking, a nationwide network of surcharge-free ATMs, Shared Branch locations across the country, and a team dedicated to helping you get the most from your membership.

Thank you for choosing University Credit Union. We are honored to earn your trust and look forward to serving you for years to come.

Sincerely,



Richard Wada
President/CEO
University Credit Union



Build Your Financial Future with UCU

University Checking

Get rewarded for the banking you already do with a checking account designed to help you make the most of your money.

Smart Checking

Simple, rewarding checking with easy ways to earn more from your everyday banking.



[Learn more](#)

Savings

Grow your savings while keeping your funds accessible when you need them.

Money Market / High Yield Savings

Keep a \$2,500 minimum balance to start earning dividends.

Certificates

Lock in your savings goals with flexible term (6 to 60 months) options designed to help your money grow.

Individual Retirement Accounts (IRAs)

Plan for the future with retirement savings options tailored to your goals.



[Learn more](#)

All accounts are federally insured up to \$250,000.



Build Your Financial Future with UCU



Home Loans

Whether you're buying your first home, upgrading, or refinancing, UCU offers mortgage solutions designed to fit your needs.

Home Equity Line of Credit (HELOC)

Put your home's equity to work with flexible access to funds for projects, expenses, and life's opportunities

Auto Loans

Finance or refinance your vehicle with competitive options and a streamlined car-buying experience.

Personal Loans and Personal Lines of Credit

Flexible borrowing solutions for planned expenses, unexpected costs, and everything in between.

Student Loans

Funding and refinancing options to help support your educational journey and future goals.

Loan Consolidation

Simplify your finances by combining multiple debts into one convenient monthly payment.



[Learn more](#)

Wealth Management

Access personalized guidance and investment solutions to help you build, manage, and protect your financial future.



[Learn more](#)

Credit Cards Designed Around You

Cash Back Credit Card

Earn cash back on everyday purchases.

Rewards Credit Card

Turn everyday spending into rewards you can use for travel, merchandise, and more.

University Credit Card

A smart option for managing balances and helping you save on interest charges.

All UCU Credit Cards Include

- No annual fees
- No foreign transaction fee
- Fraud security



[Learn more](#)

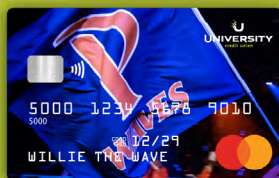
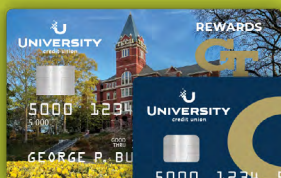
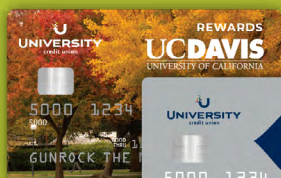


Wear Your School Colors

■ Carry Your School Pride

Bank with Pride

Whether you're a student, alumni, faculty member, or fan, UCU's Official Partner Cards help you celebrate the university communities you love. Choose from exclusive debit and credit card designs featuring iconic campus imagery and athletic logo from participating partner schools.



[Learn more](#)

Your Digital Banking Toolkit



Online Banking

Manage your accounts with ease by paying bills, transferring funds, making loan payments, enrolling in eStatements, and staying informed with account alerts

Mobile Banking

Take UCU wherever you go. Check balances, deposit checks, transfer money, make payments, and find nearby ATMs and Shared Branches right from your phone.

Bill Pay / P2P

Pay bills, schedule recurring payments, and send money to friends and family quickly and securely with Zelle.

eStatements

Access your statements online anytime while enjoying a more secure and paperless banking experience.

Meet Royce, our Virtual Assistant

Get answers to your questions, check balances, and transfer funds anytime, 24/7.



[Learn more](#)

Banking Wherever Life Takes You

Download our top-rated
UCU Mobile App for Apple®
and Android™ devices to
manage your money
anytime, anywhere.



Your Digital Banking Toolkit



Nationwide ATM Network

Enjoy convenient access to thousands of ATMs across the country, making it easy to withdraw cash, make deposits, and manage your accounts wherever you are.

Shared Branch Network

Your UCU membership travels with you. Visit participating Shared Branch locations nationwide to make deposits, withdrawals, transfers, loan payments, and more.



[Learn more](#)

Visit: ucu.org/locations
to find the nearest shared branch or ATM



Bank with your **brain.**



ucu.org ■ 800.UCU.4510



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