

The

SPRING 2020

CONNECTOR

A semi-annual publication for members of UNITE Credit Union.

GO AHEAD. GET IT.

When you finance your auto loan with UNITE, you'll always know it's right.

We won't encourage you to get in over your head just to get the loan, because we're your credit union. We work for you.

Apply in-person or online at www.unite-cu.org

If Your Phone is On, We're Open

With our free mobile banking app, if your phone is on, we're open and ready to serve you!

- View & manage your accounts
- Transfer funds
- Send money to anyone via their email or mobile phone number
- Pay bills
- Monitor & control spending with SmartKid Card Control
- Android fingerprint recognition
- Customizable security controls



**480+ MEMBERS HAVE
INSTALLED OUR APP!**



Reaching Out to Serve You

The CONNECTOR is a semi-annual newsletter from UNITE Credit Union, Cedar Falls, Iowa.

We like to think of ourselves AS LENDING SUPERHEROS!

When you need a loan, just call our office or apply online and we'll be at your service! We strive to make it simple and easy to borrow from us, and your money can often be ready within just a few hours. Plus, as a member-owned credit union, our rates are pretty tough to beat!

Lending is the life-blood of the credit union, so the next time you need a loan of any kind, be sure to check with us first! And, if you have a loan elsewhere, ask to see if we can meet or beat your current terms – we may be able to shave time off your loan and/or lower your monthly payments.



Mortgage | Home Equity | Auto | Recreational | Personal
 (319) 273-2479 | www.unite-cu.org



ATTENTION STUDENTS!

IT PAYS TO MAKE THE GR^{A+}DE!

In the month of June, youth members can bring in their spring 2020 report cards and we'll give you CASH for every "A" and "B" (or equivalent) you received! Watch our website and social media for more details.



Sign your **UNITE** loan papers from (literally) anywhere with our **FREE DocuSign SERVICE.**

Ask for it with your next loan.



Whether you're planning a vacation or staycation, pay for your *Spring Break* fun by **SKIPPING YOUR UNITE LOAN PAYMENTS FOR ONE MONTH.**

Submit your request at www.unite-cu.org



Hours

Mondays, Tuesdays,
Thursdays, Fridays
8:30 a.m.-5:00 p.m.

Wednesdays
9:30 a.m.-5:00 p.m.

Saturdays
9:00 a.m.-1:00 p.m.

Enjoy 24-hour/7-day access:

- Interactive Website at www.unite-cu.org
- FREE Online Banking
- FREE Electronic Statements
- SHAZAM BOLT\$
- MyCardInfo
- Privileged Status ATM Network

802 W. 29th Street,
Cedar Falls, Iowa 50613
PH: (319) 273-2479
Toll Free: (844) 443-4474
FX: (319) 266-3761

Dedicated to serving:

- Faculty, staff, students, parents, alumni & retirees of the University of Northern Iowa
- Faculty, staff, students, parents, alumni & retirees of the Cedar Falls School District
- Employees & retirees of MidAmerican Energy
- Families of all eligible members

Did you know?

UNITE's Annual Meeting is your opportunity to elect members who will volunteer their time to serve on the Board of Directors and represent you.



Welcome CEO Karris Golden

I am thrilled to join the UNITE Credit Union team!

For more than a decade, I worked at big financial institutions. This included positions at a credit union and for a large online bank operation.

UNITE impressed me because it has accomplished impressive things over the years with limited resources. The employees and board members exemplify the credit union mission of "people helping people."

I also feel connected to UNITE's members. I am an alumna of the University of Northern Iowa (Master of Arts degree, 2000). My daughter, Zoey, 10th grade, has attended Cedar Falls schools since kindergarten. In addition, I opened my first savings and checking accounts at Midwest Utilities Credit Union, through my dad's employee connection.

At UNITE, I hope to build on its great track record and expand opportunities for members to achieve their best financial future. I will strive to

- Safeguard members' resources and information;

- Ensure UNITE offers common sense, beneficial products and services;
- Build awareness of UNITE among prospective members;
- Increase membership, especially among those aged 25 and younger;
- Preserve the legacies of UNITE's predecessor credit unions; and
- Emphasize inclusion, volunteerism and community involvement.

That's a long list, and it's just the beginning. I believe it's possible.

You are essential to UNITE's future; the credit union serves its member-owners. Please share your thoughts and ideas for the credit union. You can contact me directly, attend the annual meeting or stop by when you're in the neighborhood.

Sincerely,
Karris Golden | karris@unite-cu.org

Don't Get Scammed By "ishings"!

Phishing is an email scam where thieves trick you into clicking on a link that appears to be from a reputable source, only to get you to enter personal information, such as your social security number, account numbers, PIN numbers and more.



Vishing uses a combination of e-mail and the telephone, or even sometimes just the telephone, to lure victims into releasing confidential information. Identity crooks will send a victim an e-mail urging them to contact a specific phone number. Or the crooks may call the victim directly, and have either a live caller or an automated system attempt to con the victim into releasing personal information such as date of birth, social security number, credit card numbers, and other account-related information.

AVOID BEING SCAMMED

1. Don't give information to anyone unless you initiated the call.
2. If you get a phone call about one of your accounts, hang up and call the financial institution's main number (not a number provided to you by the caller).
3. Remember that UNITE (and most other financial institutions) will never request confidential information from you over the phone – they should already have that information in their records.



802 W. 29th Street
Cedar Falls, Iowa 50613

Be sure to attend the

65th ANNUAL MEETING

of **YOUR** Credit Union!

See insert for details...

College Scholarship Entries Due March 31st



UNITE Credit Union is offering two \$500 College Scholarships, one to graduating high school seniors and one to current college students. Applicants must also be a member of UNITE Credit Union. Apply at www.unite-cu.org.



Mark Your Calendars

March 31: College scholarship applications due

April 14: 65th Annual Meeting
Office closes at 3:00 p.m. so staff can attend.

April 15: Last day to contribute to IRA for the 2019 tax year

May 25: Closed for Memorial Day

July 3 & 4: Closed for Independence Day

September 7: Closed for Labor Day



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unite_cu



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