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January Member-Owner eNews



Jennifer M



I have been with UNITE for many years and do all my auto loans through them. I stay with them because you're not a number but they remember who you are and make you feel like family. I know my money is safe and if they see something out of norm they contact me right away. I've found that the interest rates on loans are lower than others. I could ask for a better bank.

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In Case You Missed Last Month's Financial Education Articles

[3 Money Tips for 2024](#)

[Have You Ever Heard of the FIRE Movement?](#)

[5 Grinch-Proof Ways to Safeguard Your Holiday Spending](#)

[View more financial education articles](#)

Are you tired of juggling multiple loans with various lenders? The beginning of the new year is the perfect time to declutter your finances and set the stage for financial success. Let UNITE streamline your life by consolidating your debt.

Bundling Your Bills With UNITE Could:

- **Lower Your Rates** - Secure a lower interest rate, saving you money in the long run.
- **Lower Your Monthly Payments** - Reduce your overall monthly payments, providing you with more financial flexibility.

- **Pay Off Your Debt Sooner -**
Achieve financial freedom faster.
- **Create One Convenient Payment -** Bundle your loans into one payment, simplifying your life.

Take the first step toward a debt-free future by consolidating your debt with UNITE.



Learn more & complete a consolidation request form.

Apply for Our 2024 College Scholarships

We are offering (2) \$500 College Scholarships to student members of UNITE Credit Union. One will be awarded to a high school senior graduating in spring 2024 and one will be awarded to a current college student who will be continuing their education.

Entries must be submitted no later than April 19, 2024.



Apply Now!

SAVE THE DATE!

Our Annual Membership Meeting will be held the evening of Thursday, April 11, 2024. Mark your calendar and watch for more details!

Members age 18+ are eligible to run for a seat on the Board of Directors. If you are interested in submitting your name, please contact Dylan Hayen at dylan@unite-cu.org by March 1, 2024 for more details.



Apply Now!

Holiday Bills Piling Up?

You can still skip your UNITE loan payments for one month.

SKIP YOUR
UNITE CREDIT UNION
LOAN PAYMENTS
TO HELP PAY FOR
HOLIDAY EXPENSES!



Start Saving Now for the 2024 Holidays

Call or stop in to setup a [Christmas Club account](#) today! Save a small amount each month throughout the year and funds are automatically transferred to your savings account in late October. It's a great way to discipline yourself while you save!

Tax Time Tips

Tax season will soon be upon us. Here's where to find your 2023 tax information from UNITE Credit Union, along with some helpful year-end tax time tips.

[Read More](#)



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JANUARY PRODUCT FEATURE

NEW! Rapid Cash Loan

We just launched a new loan product called our "Rapid Cash Loan." This loan is perfect for those times when you just need a bit of cash to get by, or have a lower-cost item that needs to be purchased or repaired. Loans are available up to \$1,000 and have a 6-month payback term. [Get more details & apply on our website.](#)

**INVEST IN
YOURSELF
WITH A UNITE
CERTIFICATE OF
DEPOSIT**

Check out our limited-time CD Specials!

Mark Your Calendar

Monday, February 19, 2024
Closed for Presidents Day

Be sure to follow us on social media to be notified of holiday & weather closings.



About UNITE Credit Union

UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

Federally insured by the NCUA. Equal Housing Opportunity. NMLS 530628

UNITE Credit Union | 802 W. 29th St., Cedar Falls, IA 50613-5022

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