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## December Member-Owner eNews



**Jeanne**



I have been a member for over 30 years and the great service has never changed. Friendly staff and the comfort in knowing my money is safe is a winning combination!

Please Review Us On Google!

### In Case You Missed Last Month's Financial Education Articles

[How to Protect Your Finances if You Lose Your Phone](#)

[How to Use a Personal Loan](#)

[5 Ways to Sleigh Your Holiday Gift Giving](#)

[View more financial education articles](#)



**If it's time to make some changes,  
use your home's equity to finance those projects!**

- You can use your home's equity to pay for just about ANYTHING!
- Borrow from your Home Equity Line of Credit as needed, and pay it back over several years.
- Enjoy potential tax advantages\*\*

[Get all the details](#)

[Apply Now!](#)

\*No closing cost offer includes origination fees, but does not include appraisal fees. If an appraisal is requested or required, it is the borrower's responsibility to pay those costs. \*\*Consult a tax advisor. All loans offered with approved credit and membership qualifications. Offer subject to change without notice. Please refer to loan disclosures for details. Federally insured by NCUA. Equal Housing Opportunity.

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



Make your festive dreams come true with a UNITE Cross-collateralized Personal Loan. Whether it's traveling to family for the holidays or hosting the perfect gathering, a personal loan can help spread the cheer without breaking the bank.

[Learn More](#)

[Apply Now!](#)



## 5 Grinch-Proof Ways to Safeguard Your Holiday Shopping

As the holiday season approaches, online shopping kicks into high gear. And, just like the Grinch plotting to steal the holiday, cybercriminals are scheming! Here are five strategies to avoid the bad bananas and keep your online holiday shopping merry and bright:

[Read More](#)



**HOW YOU DO  
YOUR BANKING IS  
YOUR BUSINESS**

Providing **SECURE ACCESS** is Ours

[Online Banking](#)  
[Mobile Banking App](#)

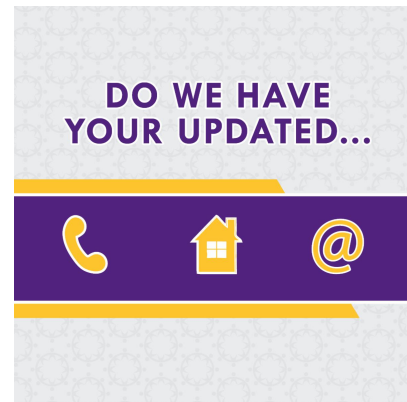
## **Tax Time is Coming Soon**

### **Be Sure We Have Your Correct Address**

We will be sending out important tax information at the end of January. If you've recently moved, changed your phone number (landline or mobile), or have a new email address, please be sure to update your information with us!

Not only is it important that we're sending your financial information to the correct addresses, but in the event there is an issue with your accounts or we detect potential fraudulent activity, we need to be able to reach you quickly.

**Please stop in to update your information, or you can update it quickly, easily & securely [using this form](#).**



## **DECEMBER PRODUCT FEATURE**

### **NEW BLOG ARTICLES AT UNITE-CU.ORG**

One of the missions of UNITE Credit Union is to ensure our members are well informed and financially educated. Along with our [monthly financial education emails](#), we recently started a blog with content written by us - your financial experts at UNITE!

You can review and follow our blog [here](#). If you have any financial topics you would like us to address, we would love to hear them! Please email your ideas to [dylan@unite-cu.org](mailto:dylan@unite-cu.org).





*Ho Ho Ho Home  
is the best place to be for the Holidays*

### We offer the following mortgage options:

- CONVENTIONAL
- FHA
- VA
- USDA
- JUMBO
- IOWA FINANCE AUTHORITY
- 100% FINANCING
- FIRST TIME HOME BUYER PROGRAM

Equal Housing Opportunity. Federally insured by the NCUA.

## INVEST IN YOURSELF WITH A UNITE CERTIFICATE OF DEPOSIT

[Check out our limited-time CD Specials!](#)

### CURRENT SPECIAL

21-month certificate  
\$1,000 min. deposit  
5.25% APY\*

### Current CD Specials

Certificates of Deposit (or CDs) pay a certain dividend if held for a specific period or term. In general, CDs are a good choice if:

- You do not need to access your funds for a certain length of time (the longer the term, the higher the rate)
- You want to calculate your expected earnings at the outset of the investment
- You want a federally insured investment product with a guaranteed rate of return
- You can meet the minimum opening balance requirement
- You want a higher interest rate than a Money Market Account or Regular Savings Account

Call or stop in to open a CD today!

\*Annual Percentage Yield. Dollar amounts are minimum deposits to receive the posted rate. Rates subject to change without notice. Federally insured by NCUA.

## Mark Your Calendar

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

### Monday, December 25

Closed for Christmas



### Monday, January 1, 2024

Closed for New Years Day

### Monday, January 15, 2024

Closed for MLK Jr. Day

## 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

[Unsubscribe becky@mindzeyemarketing.com](mailto:becky@mindzeyemarketing.com)

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