









Click on the icons above to like & follow us on social media!

Quick Links

Website | Rates | Applications | Contact Us

August Member-Owner eNews

Help us reach 15 Google **Reviews in August!** Give us a quick review.

> Leave a Review now!

UNITE Credit Union

Website

Directions

Save

4.6 ★★★★ 10 Google reviews

Credit union in Cedar Falls, Iowa

In Case You Missed Last Month's Financial Education Articles

Where to Save Cash: You Have Options Financial Challenges of Living Together

View more financial education articles



Refer a New Member to UNITE & We'll Give BOTH of You \$25!

For a limited time, when you refer an eligible member to UNITE Credit Union, we'll give BOTH of you \$25 as our thanks!

The referred member needs to open a new membership by depositing \$5 into a savings account, plus open a checking account & sign up for direct deposit within 30 days of joining.



Once the new member's first direct deposit is received, both you and the new member will receive \$25!

It's easy to join - simply have them complete this online form.

Join Online

Don't forget to tell us you referred them before they open the account!

Eligible members include:

- <u>University of Northern Iowa</u> employees, retirees, alumni, students & families of students
- <u>Cedar Falls School District</u> employees, retirees, alumni, students & families of students
- MidAmerican Energy employees & retirees
- Your family members (they're eligible because you are a member!)

Do We Have The Right Digits?

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 <u>using this</u> form.





Search Local Dealerships & Inventory Online

Use our GrooveCar auto shopping website to find local dealerships with all types of inventory. By using the "Locate a Dealer" feature on the site, you'll easily find dealerships within your zip code, along with clickable links to each dealer's inventory. Another great way to shop for your next car!

Check out our FREE GrooveCar service now!





Let us help find the right mortgage for you! We offer Conventional | FHA | VA | USDA | Jumbo

Learn more about our mortgage options & apply online

AUGUST PRODUCT FEATURE

RELATIONSHIP LOAN DISCOUNTS

Relationship Lending Discounts are a big thanks to our loyal members for their business. On our rates page, you will see our competitive loan rates listed, and beside those rates is a "Relationship Rate" column. Our Relationship Rates reflect at least a 0.25% rate reduction based on your credit score and other factors. To qualify for our Relationship Rates, you must have a minimum of three of the following with UNITE Credit Union:

- GAP or Warranty Coverage
- Debt Protection
- eStatements
- MasterCard Credit Card
- Active Checking Account
- Direct Deposit of Payroll with a minimum of \$200
- · Auto Payment of Loan Payments

All loans are subject to credit approval. Rates, terms and conditions are subject to change without notice. Some restrictions apply.

What's Your UNITE Story?

Our members continually tell us about their great experiences with UNITE – times when we've helped a member through a hard time, assisted a member when they have been scammed, or even provided great service during an everyday transaction. Rather than keeping all of this great news to ourselves, we would like to SHARE our members' experiences with others!

Please tell us about a recent positive experience you've by <u>completing this form</u> on our website.



YOURSELF WITH A UNITE CERTIFICATE OF DEPOSIT

\$1,000 MINIMUM AT **4.50%** APY*

MONTH CD SPECIAL

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



Protect Your UNITE Debit Card With Brella

Brella is a free mobile app that offers fraud protection and balance information for your UNITE debit card.

- · Quickly detect unauthorized activity on your debit card
- · See your account balance
- Find nearby ATMs
- Submit travel notices

Brella also allows cardholders to take control of their account using transaction control. With transaction control, if your card is lost or stolen, or you just want to pause it while traveling, you can block or unblock your card with the quick tap of a button.

Use Brella from your computer





Mark Your Calendar

Monday, September 4

Closed for Labor 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

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