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February Member-Owner eNews

Save the date!

68th Annual Meeting

Tuesday, April 18 5:30PM - Social | 6:00PM - Dinner & Meeting

More details coming soon!

Members age 18+ are eligible to run for a seat on the UNITE Credit Union board of directors.

If interested, please contact Dylan Hayen at dylan@unite-cu.org or call 319-273-2479.

INVEST IN YOURSELF WITH A UNITE CERTIFICATE OF DEPOSIT Check out our limited-time CD Specials!



Use the equity in your home to create an outdoor space everyone wants to retreat to.

- Use your home's equity to pay for just about ANYTHING!
- Choose from a fixed-rate Loan or Line of Credit so you can borrow funds asneeded.
- Enjoy potential tax advantages*
- Receive a home value estimate upon request**

Let's tap into your home's equity & accomplish your goals!

Learn more about our Home Equity Loans & Apply Online

*Consult a tax advisor. **The fee for a home value estimate is \$25 and may be required to be paid upfront. All loans offered with approved credit and membership qualifications. Estimated closing costs begin at \$380, including origination and appraisal. Please refer to loan disclosures for details. Federally insured by NCUA. Equal Housing Opportunity.



No matter how debt is impacting your life, a Debt Consolidation loan from UNITE will:

- consolidate your debt into one manageable payment
- · lower your overall interest rates
- provide a set date when your debt will be paid off

Call and talk with one of our debt consolidation experts today!
(319) 273-2479

Apply Online Now!



FEBRUARY FEATURE

FREE Bill Pay Service

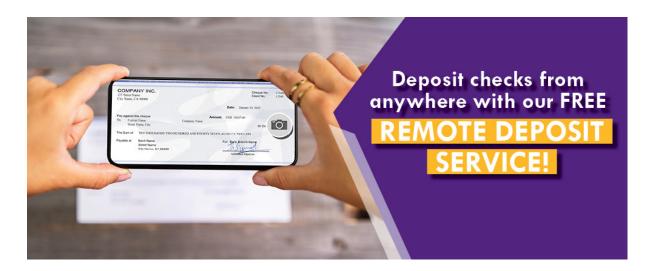
Our Online Bill Pay service enables you to send money to a person or pay your bills conveniently and securely online, and unlike Bill Pay services from other financial institutions, our service is FREE with no strings attached.

Members with a UNITE checking account can simply login to Online Banking and click on the "Bill Pay" tab on the left. There are a variety of popular billers to select from, or add your own unique biller and contact information. You can select to pay your bill once, or schedule multiple payments for a specified period of time.



We make it easy to sign-up!

Simply login to Online Banking from our <u>website home page</u> & click on "eStatements" on the left. Create your username, password and security question, and watch for your first email notification to arrive in early February!



Mark Your Calendar

Monday, February 20

Closed for Presidents 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 lowa; 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

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