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January Member-Owner eNews

A recent study by Morgan Stanley found that 78% of employees who are dealing with financial stress are distracted at work.

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



[Email Us](#)

[Apply Online Now!](#)

JANUARY PRODUCT FEATURE

Special Share & Christmas Club Accounts

Our Special Share & Christmas Club Accounts are a great way to save for a special occasion, vacation, or to set aside money for the holidays!

Deposits can be made manually, automatically through Payroll Deduction, Direct Deposit or via automatic transfer from another account. Then, in late October, the money you've saved will automatically be transferred to your primary savings account. It's a great way to discipline yourself while you save!

Call or stop in to open your Special Share account today!



We make it easy to sign-up!

Simply login to Online Banking from our [website home page](#) & 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!

Pay a Person or Business with our 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! 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.



Online Bill Pay makes paying your bills a breeze, and is a very secure way to send money. Plus, unlike many other financial institutions, our service is FREE!

Login to Online Banking to get started!



Your Annual Account Check-Up

Make sure your account and contact information is up-do-date with us!

- Has your contact information changed, such as your address, phone or email?
- Did you drop your landline phone this year? If so, do we have your mobile number?
- Are your joint account members, account beneficiaries and/or Payable-On-Death designees updated?



Use this form to update your information today!

Is Now a Good Time to Buy a Pre-Owned Car?

Trying to buy a pre-owned vehicle over the past couple of years proved to be a difficult endeavor. Higher costs and lower inventory due to new-vehicle production disruptions were among the reasons why used cars weren't representing as much of a value to the consumer as they had previously. However, experts believe that 2023 will mark a return to normalcy when it comes to the pre-owned market.

If you're planning on buying a pre-owned car, consider the following:

- **Plan ahead:** No matter what kind of car you buy, it's always important to determine what your monthly budget is and stick with it. You can filter local inventory by your ideal monthly payment [on our website](#).
- **Do your homework and cast a wide net:** It's crucial to research your dream vehicle and browse multiple dealerships, which you can do on our website whether you're at home or on the go.
- **Get pre-approved for an auto loan:** You'll be at an advantage by talking to us for a pre-approved auto loan before visiting the dealer

**BROWSE.
COMPARE.
FINANCE.
SAVE.**

Start your search today!



College Scholarship Opportunity

School holiday breaks are right around the corner - take advantage of the time off to apply for a Warren A. Morrow Memorial Scholarship! High school seniors and post-secondary education students who are members of any Iowa credit union are eligible to apply.

Apply Now!

STOP RENTING AND START OWNING!

**THE INTEREST
RATE ON RENT IS
100% SO WHY ARE
YOU AFRAID OF
THE INCREASED
RATES?**



Stop paying your landlord's mortgage! Contact us today!

Equal Housing Opportunity. Federally insured by the NCUA.



Mark Your Calendar

Monday, January 16

Closed for the Martin Luther King Jr. Holiday

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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