









Quick Links

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May Member-Owner eNews

Congratulations to all of the college graduates!

If your college ride just won't cut it any longer, give us a call. We would love the opportunity to help you get into the right car with the right loan.



>>> Looking to upgrade your wheels? Finance with us & drive away with \$0 down!

Learn more or apply today!





SAY "YES!" TO NO PAYMENTS FOR 90 DAYS + \$100 CASH

When you finance your new or used auto loan with UNITE!



No matter what summer is saying to *you*, we can help you finance it with our summer loan or skip-a-pay program.

Get the details of this offer!

Two Great Services in our FREE Mobile app





Download our FREE Mobile app Today!

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 DE



15 MONTH CD SPECIAL

\$1,000 MINIMUM AT 4.50% APY*

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

MAY PRODUCT FEATURE

HOME EQUITY LOANS
& THEIR RELATION TO THE RECENT INCREASE
IN HOME ASSESSMENTS

The recent increase to home assessments is being met by negativity from many homeowners because a higher assessment can lead to higher property taxes and insurance premiums. While a tax increase to some is simply annoying, for those who are living on a fixed income or struggling to make ends meet, this news is especially burdensome.

However, along with an increase in your home's <u>value</u> comes an increase in your home's <u>equity</u>.

Home Equity: the difference between the current value of your home and the amount you still owe on your mortgage.

We can help you tap into that equity with a <u>Home Equity Loan or Home Equity Line of Credit!</u> You can use the funds from a Home Equity Loan or LOC for just about anything home improvements, a summer vacation, or to get out of debt. <u>Visit our website</u> to learn the differences between a Home Equity Loan or Line of Credit & then apply securely.



Free CARFAX Reports When You Shop With GrooveCar

A CARFAX report is a great place to start when researching a pre-owned vehicle on our auto shopping website, <u>GrooveCar</u>. This report provides key details, such as accident history and recall information.

Best of all, we offer free CARFAX reports



Mark Your Calendar

Monday, May 29

We will be closed for Memorial 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

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

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