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## Quick Links

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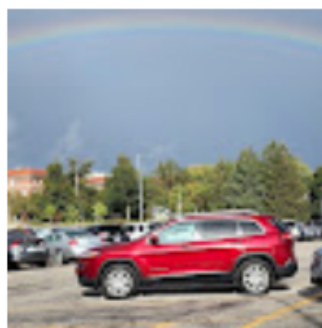
## November Member-Owner eNews



**Shelly H**



The staff are great to work with.  
I was able to get a great  
interest rate on my last car loan!



Please Review Us On Google!

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

[Avoiding Financial Scams](#)

[What to Do if You're Behind on Bills](#)

[Budgeting for a New Baby](#)

[View more financial education articles](#)

# TACKLE YOUR FALL PROJECTS

with a Home Equity Line of Credit from UNITE!

**NO CLOSING  
COSTS**  
Save up  
to \$432!\*

Fall is the perfect time to huddle up and tackle those home projects you've been eyeing. With a [Home Equity Line of Credit](#), you can harness the equity you've built in your home to fund just about ANYTHING on your project roster. Plus, here's the game-changer: there are NO CLOSING COSTS. **That's a potential savings of \$432!\***

## Here's how UNITE's Home Equity Line of Credit can help you score big:

- **Flexible Financing:** Borrow from your HELOC and pay it back over several years - no lump-sum pressure.
- **Big Savings:** With no closing costs, you can keep more money in your pocket for your projects. Plus, you may be rewarded with some potential tax advantages.\*\*
- **Endless Opportunities:** Whether it's a home renovation, a backyard makeover, or any other project you've been dreaming about, your home's equity can make it happen!

[Get all the details](#)

[Apply Now!](#)

## Protect Your Debit Card NOW With Brella

With the holiday shopping season fully underway, chances are you're using your debit card more than usual. Be sure to protect your card and your accounts with our free Brella app. It enables you to get alerts when your card is used so you can quickly detect and report any unauthorized or fraudulent activity.

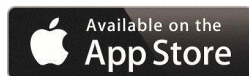
### Set up & receive alerts for:

- View balance information for a primary account attached to a debit card
- Receive transaction alerts in the Brella application
- Get real-time fraud alerts
- Set up alerts for transactions exceeding a certain dollar amount, card-not-present transactions, and international transactions



### What else can I do with Brella?

- Turn your debit card off and on
- Find nearby ATMs
- Submit travel notices



Cardholders can also access Brella from a personal computer (PC) or laptop at by [visiting here](#).

**Want to set spending & security alerts  
for your UNITE MasterCard Credit Card?**

Login to MyCardInfo



[Online Banking](#)

[Mobile Banking App](#)

[Electronic Statements](#)

[Remote Check Deposit Service](#)

## 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](#).

DO WE HAVE  
YOUR UPDATED...



If you're not earning interest on your free checking account, it's time to make the switch to UNITE!

- No monthly fees
- No per-check charges
- No minimum balance
- No annual fee Debit/ATM card\*
- Includes Privilege Pay Overdraft Protection

Call, stop in or [email us](#) to set up your UNITE Checking account today!

\*With approved credit. Membership and other eligibility requirements may need to be met. Federally insured by NCUA.

## NOVEMBER PRODUCT FEATURE

### RELATIONSHIP LENDING DISCOUNT



One of the ways we "thank" our members for utilizing our financial services is to offer a Relationship Lending Discount. Qualified members can receive at least a .25% rate reduction off their lowest qualified rate\* on any non real estate loan rate simply by utilizing a minimum of three of the following services with UNITE Credit Union:

- GAP or Warranty Coverage
- Debt Protection
- eStatements
- MasterCard Credit Card
- Active Share Draft Account
- Direct Deposit of Payroll - minimum of \$200
- Automatic Loan Payments

Be sure to ask about our [Relationship Lending Discount](#) on your next UNITE loan!

\*Lowest loan rates may vary based on credit score, type of loan and term. All loans subject to approval and based on credit.

## Find the Exact Vehicle You Want Anywhere in the United States

We've partnered with GrooveCar  
to offer UNITE members a unique, hassle-free car buying experience.



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

Click here to start  
your search today.

Take GrooveCar for a Test Drive Today!

# INVEST IN YOURSELF WITH A UNITE CERTIFICATE OF DEPOSIT



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.

## Mark Your Calendar

**Thursday, November 23**

Closed for Thanksgiving

**Friday, November 24**

Open 9am-1pm

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



## 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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