



UNITE

CREDIT UNION



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October Member-Owner eNews

**Please help us reach
15 Google Reviews
by November!**

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

[How to Negotiate Car Prices](#)

[Buy, Build or Fix: What's the Best for First-Time Home Buyers](#)

[4 Ways to Make Daycare More Affordable](#)

[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 your 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!](#)

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!

**GET \$25*
WHEN YOU
REFER A
NEW
MEMBER!**



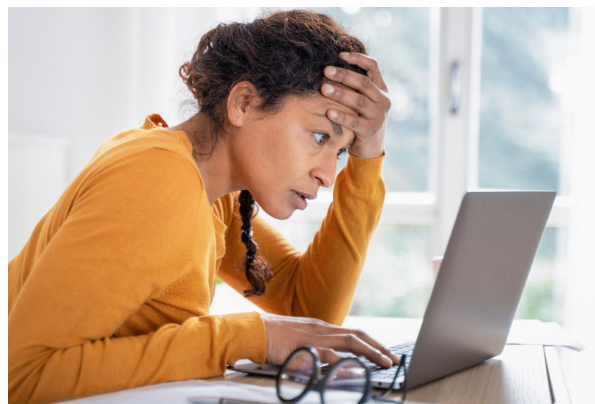
Eligible members include:

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

4 Strategies for Avoiding Financial Scams

Don't assume you're too smart to be duped!

October is Cybersecurity Awareness Month, and when it comes to online fraud and financial scams, one of the biggest mistakes you can make is thinking you're too smart to be duped by one. While there isn't a foolproof solution to stay safe from all scams, here are four strategies you can employ to reduce your risk.



[Read More](#)

SKIP YOUR
UNITE CREDIT UNION
LOAN PAYMENTS
TO HELP PAY FOR
HOLIDAY EXPENSES!



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 [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.

WELCOME HOME
LOOKING FOR YOUR DREAM HOME?

HO
ME

CONTACT US TODAY



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

[Learn more about our mortgage options & apply online](#)

OCTOBER PRODUCT FEATURE

PERSONAL LOANS

Personal loans (or "Cross-Collateralized Loans") are one of the most flexible types of loans we offer at UNITE! You can use collateral from any other UNITE loan as security, and the funds can literally be used to pay for anything.

If you don't have money saved for the holidays, a personal loan may be a good option to consider. A personal loan ensures you get a fixed interest rate on your purchases and you'll have a set date for paying off the loan.

[Apply for a Personal Loan now](#)

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

Friday, November 10

Closed for Veterans Day

Thursday, November 23

Closed for Thanksgiving

Friday, November 24

Open 9am-1pm

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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