



UNITE

CREDIT UNION



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September Member-Owner eNews

**Please help us reach
15 Google Reviews in
September!**

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

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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!)

Scholarship Opportunity

Calling all Iowa high school/college students, parents, and guardians: here's your chance to score a \$1,000 scholarship!



UNITE partners with ISL Education Lending to offer student loans to our members, and they are offering up to 45 Iowa high school students, college students, and parents or guardians \$1,000 college scholarships!

Registration is easy and open until November 30, so [sign up today!](#)

FOR SALE

2010 Nissan Armada Utility 4D Platinum

- Condition: Good; vehicle was detailed recently, been through extensive maintenance at John Deery Nissan.
- Starting Bid: \$9,700 or Best Offer
- Terms: Open-offer basis in AS IS CONDITION; Credit Union reserves right to reject any and all offers



Bids can be made on our website through September 25, 2023

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...



Search Local Dealerships & Inventory Online

Use our GrooveCar auto shopping website to find local dealerships with all types of inventory. By using the "Locate a Dealer" feature on the site, you'll easily find dealerships within your zip code, along with clickable links to each dealer's inventory. Another great way to shop for your next car!

Check out our FREE GrooveCar service now!

SIGN UP FOR OUR
FREE
E-STATEMENTS
SERVICE

The faster, more secure way to
receive your account statements.



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

SEPTEMBER PRODUCT FEATURE

BILL PAY SERVICE

UNITE offers its Online Bill Pay service at no charge to our members - you simply need to have a UNITE checking account.

There are many benefits of using Online Bill Pay:

- It's convenient & saves time
- No more check writing or stamps to mess with
- You can set up multiple, one-time and recurring payments
- All of your funds are sent securely, so you don't have to be concerned about your personal information being mailed through the postal system
- Automatically stores and records your payment history, which also means you have record (proof) of the amounts & dates you paid your bills

Our FREE Bill Pay Service is available through Online Banking and is built in to our Mobile Banking app, so you can pay bills anytime, from anywhere.

Sign in to Online Banking & click on "Bill Pay"

Or download our **FREE Mobile Banking app**



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

Monday, October 9

Closed for Columbus 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 Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

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

[Unsubscribe becky@mindzeyemarketing.com](mailto:becky@mindzeyemarketing.com)

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