



UNITE

CREDIT UNION



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March Member-Owner eNews

In Case You Missed Last Month's Financial Education Articles

[Password Safety: Are Yours Secure Enough?](#)

[Teens and Income Taxes](#)

[4 Things That Could Impact Your Credit in 2024](#)

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Order Your Tickets

The 69th Annual Membership Meeting will be held the evening of Thursday, April 11, 2024, at the Holiday Inn Bien Venu Event Center, 7400 Hudson Road in Cedar Falls.

5:30PM – Social Gathering

6:00PM – Dinner & Business Meeting

Tickets are just \$15 each and should be purchased in-person at the branch or [on our website](#) by March 31, 2024.

ANNUAL MEMBERSHIP MEETING

OF UNITE CREDIT UNION

Vote for Board Candidates

Online voting is open for this year's board of directors candidates through Monday, April 8. Each member age 16+ has the opportunity to cast one vote to fill four open positions on

the Board of Directors. After that time, members may vote in-person at the Annual Meeting.

Cast Your Vote

The credit union will close at 3PM on Thursday, April 11 so staff can prepare for the Annual Meeting.

New Debit Cards Coming In May

We will be issuing new debit cards to all debit cardholders in May. Your cards will arrive in a plain white envelope, so watch your mail for them to arrive. You can activate and begin using your new card as soon as you receive it.



A few reminders:

- Please make sure your mailing address is up-to-date with us! If we do not have your current mailing address, your card will be delayed.
- If you have any automatic charges being made to your debit card (such as gym memberships or your cable bill), be sure to update your card information with the business.
- Securely shred your old debit card, or bring it to the credit union and we will shred it for you.

New Texting & Chat Services Available

We launched new texting and chat services in February to provide another convenient method of communication for our members. The text feature works with mobile devices and the chat feature is built in to our website.

Text Feature:

We are using the new text service to communicate important messages to members, such as payment and appointment reminders, weather closings and fraud notifications.

Members can use it for non-confidential questions, to inquire about rates, get our hours of operation, and more.

Chat Feature:

There is a new "chat bubble" on our website desktop home page. This chat feature can be used for basic questions, but we will also have the ability to transform the chat message to a confidential environment so members can upload documents, ask for private info., etc.



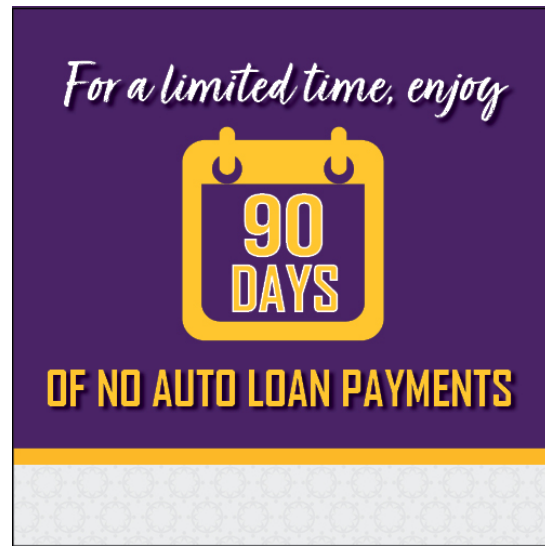
Opt-in to Text Services Now

Enjoy 90 Days of No Auto Loan Payments

You'll enjoy your vehicle even more when you finance with UNITE & drive away with no payments for 90 days!

- Available on 2021 & newer vehicles
- Up to 100% financing
- Secure a low rate of 6.49% APR* for 60 months

Apply Online Now!



*Annual Percentage Rate. 90 days of no payments will typically extend the loan term an additional 90 days with a maximum loan term of 60 months for qualified vehicles and borrowers. Minimum credit score of 680 required. Not available on loans currently financed with UNITE. Other payment options may be available. Loans offered with approved credit. Ask a UNITE lender for full details and restrictions of this offer. Federally insured by NCUA. NMLS #530628.

Seasonal Vehicle Loans for Thrill Seekers & Memory Makers

Our recreational vehicle loans cater to enthusiasts seeking the freedom of the open road, and families who want to make memories that last a lifetime. Whether it's a sleek motorhome, a cozy camper, or a rugged off-road trailer, our competitive interest rates and flexible repayment plans make the dream of owning a recreational vehicle a possibility.



Get Your Summer Started -
Apply Now!

Don't *Wish* For Cash... Apply For It!

When you need cash quickly, don't rack-up high rate debt on a credit card or deal with a payday lender. Apply for a rapid Cash Loan from UNITE! There are no credit checks, and eligible members can borrow up to \$1,000 for 6 months.

[Ask us for Rapid Cash today!](#)



Must have the following to qualify for a Rapid Cash Loan: six months of membership with accounts in good standing, and a UNITE checking account and direct deposit. Requires an upfront \$30 application fee. Other restrictions may apply. Offer subject to change without notice. Federally insured by the NCUA. NMLS 530628

Apply for Our 2024 College Scholarships

We are offering (2) \$500 College Scholarships to student members of UNITE Credit Union. One will be awarded to a high school senior graduating in spring 2024 and one will be awarded to a current college student who will be continuing their education.

Entries must be submitted no later than April 19, 2024.

[Apply Now!](#)



Tax Time Tips

Here's where to find your 2023 tax information from UNITE Credit Union.

[Read More](#)





[Online Banking](#)

[Mobile Banking App](#)

[Electronic Statements](#)

[Remote Check Deposit Service](#)

MARCH PRODUCT FEATURE

Loan Skip-a-Pay Service

Members who have a non-real estate loan with UNITE may be eligible to SKIP their loan payments for one month each year. Skipping your loan payment is an easy way to set aside some extra money for an emergency fund, summer getaway, or for just about any reason!

Request to SKIP Your Loan UNITE Payments

Limited Time CD SPECIAL

4.50% APY for 21 months

*Annual Percentage Yield

Mark Your Calendar

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



Sunday, March 31

Deadline to purchase [Annual Meeting tickets](#)

Thursday, April 11

69th Annual Membership Meeting

The credit union will close at 3PM so staff can prepare for the Annual Meeting.

Friday, April 19

[College Scholarship](#) applications are due

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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