



# UNITE CREDIT UNION



## March Member-Owner eNews

**Don't miss our free financial education on social media!**

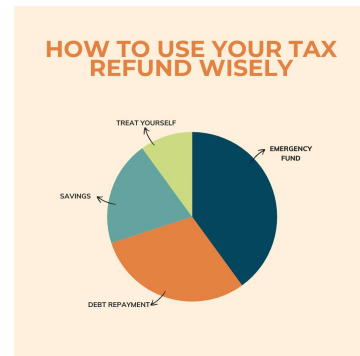
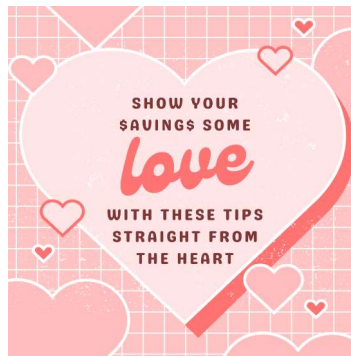
*Follow us on your favorite social media platform for quick & valuable financial education.*



[3 Reasons to File Your Taxes Early](#)

[How to Show Your Savings Some Love](#)

[How to Use Your Tax Refund Wisely](#)



Join us for the



# ANNUAL MEMBERSHIP MEETING

OF UNITE CREDIT UNION

**TUESDAY, APRIL 15, 2025**

**5:30PM - SOCIAL EVENT**

**6:00PM - DINNER & BUSINESS MEETING**

Tickets are \$5 and include dinner & a choice of beverage.

The first 20 tickets ordered will receive a second entry in the door prize drawing!

[More Details & Order Your Tickets](#)

*NOTE: The credit union will close Tuesday, April 15 at 3PM to allow UNITE staff to prepare for and attend the meeting.*

## Thank You for Donating to House of Hope!

Last month we invited members to join us in donating "most needed" items to House of Hope, a local organization that supports single moms and women in Cedar Valley.

The organization was very thankful for your generosity and asked us to express our thanks for the items and monetary donations.



# Stop Wishing!

*Make it Happen with a*

## RAPID CASH LOAN



When you need cash quickly, don't rack-up high rate debt on a credit card or 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 at our [competitive interest rate](#).

[Learn More & Apply](#)

### Celebrate 70 Years & 7%

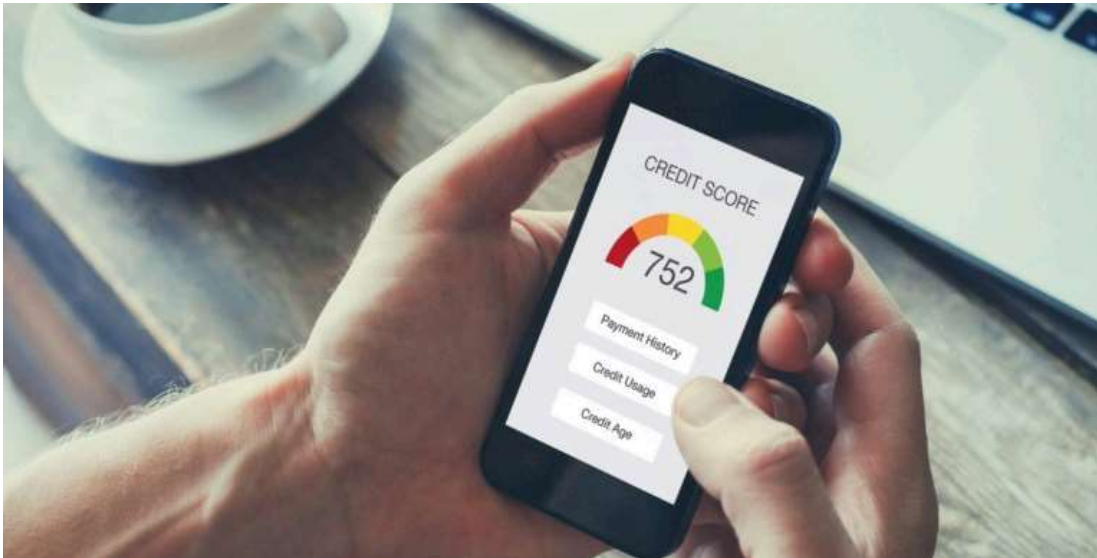
In celebration of our 70th anniversary, take advantage of a low 7.00% APR\* on charges made to your UNITE credit card April 15–December 31, 2025. Watch for more details!

In the meantime, get your UNITE credit card warmed-up, or [apply for our card now](#) so you're ready to charge on April 15th!

ENJOY A LOW  
**7%**  
INTRO. RATE

Annual Percentage Rate. Available for new and current cardholders on purchases made between April 15–December 31, 2025. Balance transfers and cash advances are excluded. \*\*Cardholders have 12 months from their first qualifying purchase to repay at the promotional rate. After that, the standard APR applies to remaining balances. Offer may change or be canceled with notice as required by law. Subject to credit approval. Federally insured by NCUA. See your credit card agreement or contact us for details.

## Check out our latest blog article!



## Build Credit Without Cards or Loans

For young adults just entering the job market or those who have relied on a partner for full-time financial support in the past, building a solid credit history when you don't have a credit card in your name or a loan can be a challenge. Consider these four tips for building or boosting credit when your score is low or you are new to building credit.

[Read More](#)

## Take Advantage of TWO Scholarship Opportunities

### UNITE 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 2025 and one will be awarded to a current college student who will be continuing their education.

Submit your entry [on our website](#) by March 31, 2025.



## ISL Education Lending Scholarships

The ISL Education Lending Scholarship awards 45 deposits of \$1,000 into ISave 529 (formerly College Savings Iowa) accounts for Iowa residents in high school or undergraduate college, or the parents, guardians or others who hold an ISave 529 account for high school or undergraduate college student.

Enter on the [ISL website](#) by March 31, 2025.



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! Unleash the thrill of exploration and make memories that last a lifetime with our recreational vehicle loans.

Apply Today & Start Your Adventure!

## TWO Ways To Save With UNITE

## Boost Your Savings With a Money Market Account!

Our new tiered Money Market Accounts offer:

- Higher balances = higher rates
- flexibility with 6 withdrawals/month
- convenient access

Open an account with just \$1,000!

Complete this form to open an account

**INVEST IN  
YOURSELF  
WITH A UNITE  
CERTIFICATE OF  
DEPOSIT**

Check out our limited-time CD Specials!



## Build Your Balance With Our Limited-Time CD Special

Min. \$1,000  
for 9 Months  
at 3.25% APY\*

Complete this form to open a CD

\*Annual Percentage Yield

# Even Your HOME Is *Begging To Go Outside*



Use the *equity in your home* to create an outdoor space everyone wants to retreat to.

# LIGHT YOURWAY REWARDS

Use your debit  
card and step into  
the extraordinary.

Each time you use your debit  
card to make purchases between Jan.  
1 - Mar. 31, 2025, you'll automatically  
be entered for a chance to win!

GRAND PRIZE  
**\$500**  
SHAZAM GIFT CARD  
8 MONTHLY WINNERS  
**\$50**  
SHAZAM GIFT CARD  
Don't have a debit  
card? **Apply today!**  
 **SHAZAM**

**ONE WINNER FROM UNITE WILL BE SELECTED IN APRIL!**



## Don't Have Our Debit Card?

Enjoy unlimited signature transactions and security alerts, as well as a [debit card rewards program](#), and the ability to add your UNITE debit card to your [digital wallet](#).

[Apply for Our Debit Card](#)

# Home of the **LOWEST LOAN RATES** in the Area!



Equal Housing Opportunity. Federally insured by NCUA.

## Mark Your Calendar

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



**Monday, March 31:**

Deadline to apply for a [UNITE College Scholarship](#)

**Thursday, April 15:**

[70th Annual Membership Meeting](#)

*(We will close at 3PM so staff can attend)*

Our 7.00% Credit Card Campaign Begins!

## About UNITE Credit Union

UNITE Credit Union was established in 1955. We serve residents who live in the Iowa counties of Black Hawk, Butler, Bremer and Grundy.

Federally insured by the [NCUA](#). Equal Housing Opportunity. NMLS 530628

UNITE Credit Union | 403 Washington St. | Cedar Falls, IA 50613 US

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