



UNITE CREDIT UNION



April 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.



[What is an Emergency Fund?](#)



[3 Ways to Start an Emergency Fund](#)



[Emergency Fund Do's & Don'ts](#)



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.

[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.

Celebrate 70 Years & 7%!

Enjoy 7.00% APR* on credit cards starting April 15th!



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**. Then, enjoy that same low rate for 12 months.

Get your UNITE credit card warmed-up, or apply for our card at www.UNITE-CU.org today!

*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.



Attorney General Warns Iowans of IRS/Tax Scams

Iowa Attorney General Brenna Bird warns Iowans to be cautious of tax and IRS scams during the 2025 tax season. Common scams include phone impersonations, phishing emails or texts, spoofed caller IDs, identity theft, and fraudulent tax preparers.

To stay safe, Iowans should avoid sharing personal information over the phone or email, verify tax preparers, and know that the IRS will not demand payment via cash, gift cards, or apps.

Report suspected scams to the Iowa Attorney General's office at 1-888-777-4590 or online.

[Read More](#)

NEW! Refer a Friend to UNITE & Get Rewarded

UNITE Credit Union is built by members, for members. Now, it's time to spread the spark by inviting others to join your credit union!

🔥 Refer 1 Member = You BOTH get this exclusive "Ignite Your Membership" t-shirt

🔥 Refer 5 Members = Earn \$100 cash!

How It Works:

1. Share UNITE Credit Union with friends, family, neighbors and co-workers.
2. When they join with a qualifying account* and list you as the person who referred them, you'll both score a custom "IGNITE Your Membership" t-shirt.
3. Keep referring — after 4 more referrals, you'll ignite a \$100 cash reward!



Learn More, Refer More!



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

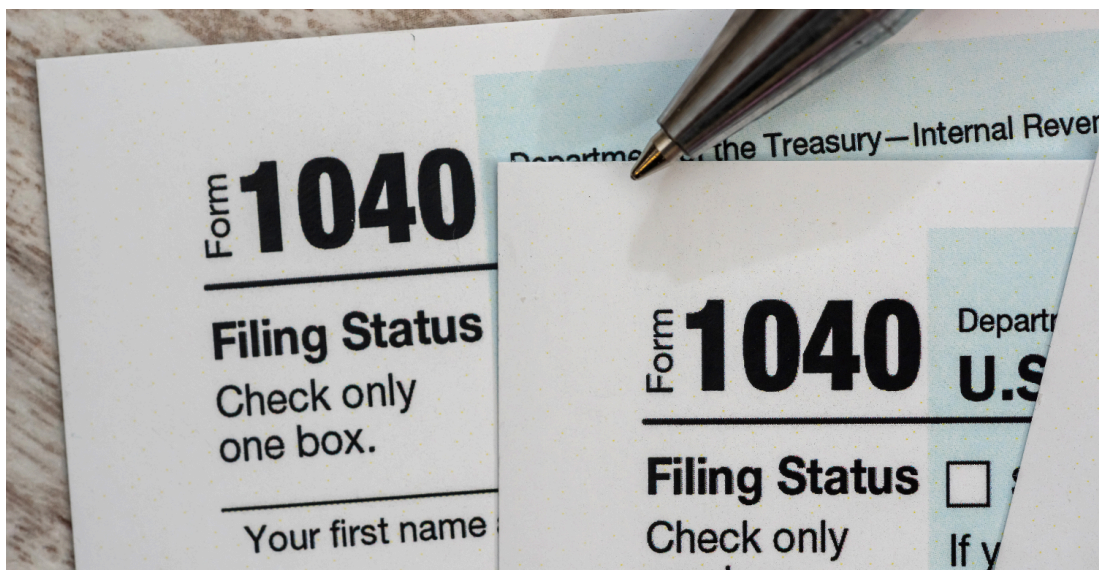


TICKETS
ONLY \$37⁹⁹

Order discounted tickets at
unite-cu.org/adventureland

ALTOONA, IOWA
ADVENTURELAND
RESORT
ADVENTURELANDRESORT.COM
GROUPSALES@ADVENTURELANDPARK.COM
515.266.2121 • FOLLOW US   

Check out our latest blog article!



Smart Ways To Make The Most Of Your Tax Return

Your tax return can also be a powerful financial tool that sets you up for long-term success. Learn smart financial strategies.

[Read More](#)

🎓 Cap, Gown, and \$0 Down!

New grads, it's time to ride into your next adventure! Celebrate your accomplishments by driving away in a new car with \$0 down!

Finance your dream ride today, or a simple ride to get you from point A to B. Either way, you'll pay \$0 down.

[Apply on Our Website](#)



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

Home Equity Rates as low as 4.85% APR*
for 10 Years with our Relationship Discount!



Even Your HOME Is *Begging To Go Outside*

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

APR = Annual Percentage Rate. Rate may vary based on credit score, type of loan and term, and is subject to change. Must be or become UNITE Credit Union member to obtain loan. All Property Taxes and Insurance will be paid by member. All loans subject to approval and based on credit. Home Equity Loans are available on owner-occupied dwellings located within the credit union's charter. Proof of homeowners' insurance required. Member will pay title and search, flood search, recording fee and property valuation when applicable.



Springtime Adventure

REWARDS

Use your debit card and
enjoy the fresh air.

Each time you use your debit card to make purchases between
April 1 - June 30, 2025, you'll automatically be entered for a chance to win!

Don't have a debit card? **Apply today!**

ONE WINNER FROM UNITE WILL BE SELECTED IN JULY!



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.



Thursday, April 15:

[70th Annual Membership Meeting](#)

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

Our 7.00% Credit Card Offer 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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