



# UNITE CREDIT UNION



## May 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.*



### [Let's Talk About Credit](#)

### [Small Changes, Big Savings](#)

### [Eliminate Debt](#)

**You should always keep your credit card balance below 30% of the card's credit limit.**

**That means if your card has a credit limit of \$10,000...**

**you should never carry over a balance of more than \$3,000.**

**Did You Know?**



*YOU MAY BE SPENDING  
\$300 A YEAR WITHOUT EVEN  
REALIZING IT!*



**There May be More Ways to Eliminate Debt than You Realize**

- 1 PERSONAL LOAN**  
Combine multiple debts into one loan with a potentially lower interest rate.
- 2 HOME EQUITY LOAN OR LINE OF CREDIT**  
Use the equity in your home to consolidate high-interest debts.
- 3 CREDIT CARD BALANCE TRANSFERS**  
Transfer high-rate credit card debt to a lower-rate card.
- 4 DEBT MANAGEMENT PLANS**  
Work with a financial expert to create a personalized repayment plan, often involving reduced interest rates.

Unsure of the best option for your debt? Contact us today to talk through your options.



**Thank you to all the member-owners who attended UNITE's 70th Annual Membership Meeting on April 15th and participated in this year's Board of Directors election!**

While five board positions were originally listed, our bylaws call for an 11-member board—and we've been operating with nine board members. Therefore, we're excited for the opportunity to expand and strengthen our leadership team by welcoming all six candidates to the board! We look forward to the energy and expertise they'll bring as we continue to serve you.

One board seat remains open, so we will be seeking a qualified candidate to complete the team. If that's you, please reach out to [dylan@unite-cu.org](mailto:dylan@unite-cu.org)!

Here's to strong leadership and an even stronger future for UNITE Credit Union!

***Board Members pictured above (left to right): Paul Kinghorn, Jeffery Brand, Valorie Prah, Molly Kahler, Melissa Beall, Gayle Pohl, Doug Johnson & Walter Burtis.***  
*Not pictured: Andrew Shelton and Wilfred Johnson*

# Enjoy 7.00% APR\* on credit cards through Dec. 31st!\*



In celebration of our 70th Anniversary, now through December 31st, take advantage of a low **7.00% APR\*** on charges made to your UNITE credit card! Then, enjoy that same low rate for 12 months!

**This offer is available to both new & existing cardholders, so if you don't have a UNITE credit card, apply today!**

[Visit our Website](#)

\*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.

## **New Bill Pay is Coming Your Way!**

We're excited to announce that we will be launching a NEW Electronic Bill Pay service on May 5th! The new service will offer new functionality and a very user-friendly interface. Stay tuned for more details!

### Attention Bill Pay Users:

The current bill pay service will be unavailable Thursday, May 1 at 3:30PM through Sunday, May 4th. The new bill pay service will launch on Monday, May 5.

## ENTER OUR QUARTERLY SHAZAM GIVEAWAY!



**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!**



### Congratulations to Mandi, our spring SHAZAM giveaway winner!

Mandi won a \$50 gift card to Casey's—one of her go-to spots. Her response? *"I didn't even know you guys did this!"*

Keep using your debit card—your next stop could be the winner's circle!



## ANOTHER WINNER 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](#)

## 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 \$37<sup>99</sup>

Order discounted tickets at  
[unite-cu.org/adventureland](http://unite-cu.org/adventureland)

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RESORT  
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GROUPSALES@ADVENTURELANDPARK.COM  
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**Check out our latest blog article!**



## **What Does Financial Literacy Mean For You?**

Financial literacy is all about knowing how to manage your money wisely - things like budgeting, saving, investing, and handling debt.

[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.

# 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, May 1**

[New fee schedule goes into effect](#)

**Monday May 26**

Closed for Memorial Day

## 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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