



UNITE CREDIT UNION



June 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.




Controlling Wedding Expenses

Weddings Are Beautiful. Overspending isn't.

THE GUEST	<ul style="list-style-type: none">• Set a gift budget (and stick to it!)• Book travel early• Rewear that outfit – guilt-free
THE BRIDE	<ul style="list-style-type: none">• Pick top 3 priorities (ex. venue, dress, food)• Build in 10% buffer• Track every dollar (it adds up fast!)
THE PARENT	<ul style="list-style-type: none">• Offer a set amount – not an open check• Fund meaningful things• Talk expectations early & kindly

New Graduate Money Checklist


The New Grad Money Checklist

<input checked="" type="checkbox"/>	Set Up a Budget
<input checked="" type="checkbox"/>	Use Credit Cards with Caution
<input type="checkbox"/>	Track Subscription Services
<input checked="" type="checkbox"/>	Plan for Extras
<input type="checkbox"/>	Check Your Credit Score
<input type="checkbox"/>	Use Your Credit Union's Services

How many do you already have checked off the list?

Don't Fall for the Unpaid Toll Fees Scam

DON'T CLICK THAT TOLL TEXT!



GETTING TEXTS ABOUT UNPAID TOLL FEES?

 **Congratulations** 
to Our 2025 College Scholarship Winners!

Elena Escalada



Ashlyn Keve

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!



Apply Securely Online

*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.

Our Bill Pay Service Just Got a *Major Upgrade*

Whether you're paying bills, sending money, or managing your UNITE loans, you'll enjoy a smoother, faster, and more flexible experience — all within your trusted Online Banking platform.

The best part? It's still completely free.



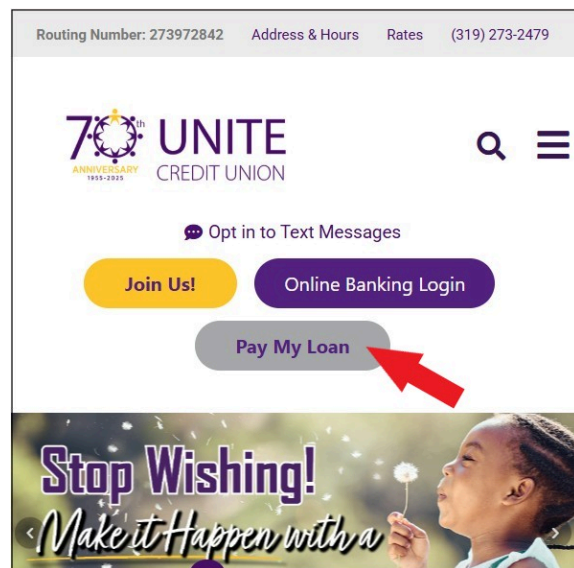
See What Our New Bill Pay Service has to Offer

New "Pay My Loan" Feature

With our new **"Pay My Loan"** feature, you can make payments to your UNITE loan directly from another bank account or with your debit card.

- ✦ Find the "Pay My Loan" button on our website home page
- ✦ Choose your preferred payment method
- ✦ You're done in just a few clicks

>>[Watch our quick video tutorial](#)



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!**

SHAZAM

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](#)

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!](#)



Take a
SUMMER SIESTA
From Your Loan Payments

Skip your UNITE loan payments one month each year, whenever it's convenient for you!

SKIP YOUR PAYMENTS NOW!

Check out our latest blog article!

Travel Smart: Money Moves to Make Before You Pack

Planning a getaway? A little financial prep can go a long way toward making your trip smooth, secure and stress free.

3 Minute Read



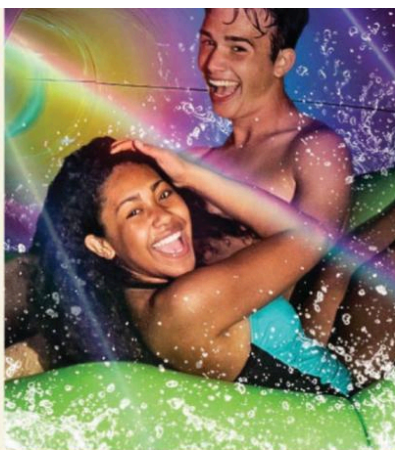


Say *"Hello!"* to a
**STRESS-FREE
SUMMER**

*Ask us how a Rapid Cash Loan
can help ease some summer stress!*

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   

🎓 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, June 19
Closed for Juneteenth

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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