



UNITE

CREDIT UNION



July 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.



[Home Buying 101](#)

[3 Tips Before Buying a RV](#)

[How to Talk to Your Kids About Money](#)



**UNITE is Helping Families
Get Back to School**



**Borrow up to \$1,000
& no credit checks with our
Rapid Cash Loan.**

[Learn More](#)

**Donate items to our Back
to School Supply Drive
by August 15th!**



**Donate to our
Back-to-School Supply Drive
by August 15th.**

[View Our Supply List](#)

**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!

[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.



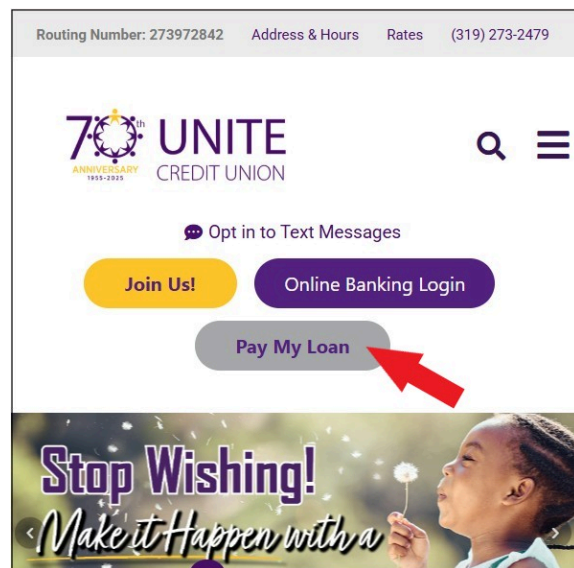
See What Our New Bill Pay Service has to Offer

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](#)



Stay Alert: AI Voice Cloning Scams Are on the Rise

Scammers are getting smarter—and sneakier. One of the latest threats we want you to be aware of is **AI voice cloning**.

With just a few seconds of audio (like a social media video or voicemail), fraudsters can use artificial intelligence to create a voice that sounds just like someone you know and trust—maybe even a family member. Then, they'll call pretending to be that person and ask for money, account access, or personal information.

Here's how to protect yourself:

- **Verify before you act.** If you get a suspicious call, hang up and call the person back directly using a trusted number.
- **Be cautious with personal info.** Never share account numbers, PINs, or passwords over the phone.
- **Watch what you share online.** Public videos or audio clips can be used to clone your voice or someone else's.

At UNITE, your safety is our priority. If you ever get a call or message that seems off—even if the voice sounds familiar—pause and [contact us](#). We're here to help.

ENTER OUR QUARTERLY SHAZAM GIVEAWAY!

Dare TO EXPLORE REWARDS

USE YOUR DEBIT CARD AND GEAR UP FOR YOUR NEXT ADVENTURE.

Each time you use your debit card to make purchases between **July 1 – Sept. 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 THIS MONTH!



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!

Our Latest Blog Article

5 Digital Banking Tools to Simplify Money Management

Discover 5 easy-to-use digital tools - from mobile apps to bill pay - that help you manage your money anytime, anywhere.

2 Minute Read

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

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RESORT
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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

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!

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.

Mark Your Calendar

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



Friday, July 4

Closed for Independence Day

Thursday, July 24

RAGBRAI will be coming through downtown Cedar Falls!

We anticipate a change in hours that day - please watch your email & social media for updates.

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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