



UNITE

CREDIT UNION



September 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.



NEW! 100% Mortgage Financing

Even if you don't have perfect credit.

Buying a home can feel out of reach, especially if your credit isn't perfect. But it doesn't have to be.

With 100% mortgage financing from UNITE, homeownership might be more possible than you think.



Sign up for a free mortgage review & explore your options

NEW! UNITE Offers Home Improvement Loans

From kitchen upgrades and bathroom remodels to new siding, windows, or backyard projects, our new [Home Improvement Loan](#) makes it possible & affordable.

Enjoy competitive rates and flexible terms designed to fit your budget.

[Apply & Get Your Project Rolling!](#)



Did Your Back-to-School Budget Get Busted?

If your back-to-school budget sent you "back to broke," it's not too late to take advantage of our Back-to-School Rapid Cash Loan.

**Borrow up to \$1,000
for 6 months**

No credit checks.
Quick cash.

[Learn More & Apply Easily Online](#)



Get the Most from Online & Mobile Banking

Check out our [Online & Mobile Banking User Guide](#), which is your go-to resource for navigating all the features of our online & mobile banking services!

Whether you're checking balances, setting up alerts, depositing checks, or paying bills, this step-by-step guide makes it simple.

It's perfect for both new and experienced users, and it includes tips to boost security and save time.

[View the user guide now »](#)



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.

FRAUD EDUCATION

Don't click on unknown links in emails or texts

💡 reMEMBER: If you don't know the sender, don't click the link.

Even if a message looks urgent or official, don't click unknown links in emails or texts.

**Stay safe.
Stay smart.
Stay scam-free.**



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! 

Congratulations to Mary, our summer SHAZAM giveaway winner!

Mary won a \$50 gift card to downtown Cedar Falls—an area she frequents often. Mary was surprised and very appreciative!

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



ANOTHER WINNER WILL BE SELECTED IN OCTOBER!




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

The Benefits of Making a Down Payment on a Home (and Key Things to Consider)

A strong down payment on home lowers monthly costs, avoids PMI, and improves loan terms—helping make your first home more affordable long term.

3 Minute Read



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 6 or 9 Months
at 3.25% APY*

Complete this form to open a CD

*Annual Percentage Yield

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.



September 3 - December 5

Take advantage of [\\$1,000 college scholarships](#) from ISL for Iowa families

Thursday, September 18

We will close so staff can attend the Iowa Credit Union Convention

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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