



UNITE CREDIT UNION



October 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

Get Discounted Phantom Fest Tickets at UNITE

As a benefit of being an Iowa credit union member, you can purchase tickets to [Adventureland Park's Phantom Fall Fest](#) in Altoona, Iowa for just \$29.99.

Tickets must be purchased [on our website](#) to receive this exclusive discount..

CREDIT UNION MEMBERS ONLY

EXCLUSIVE OFFER

\$29.99 / TICKET

Enjoy this Exclusive Offer at

PHANTOM Fall fest
ADVENTURELAND

As a credit union member you can save on tickets for the whole family! Enjoy trick-or-treating, delicious fall treats, daytime activities and your favorite rides during the day. It's a spooky good time for the whole family!

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!

HOME IMPROVEMENT LOAN

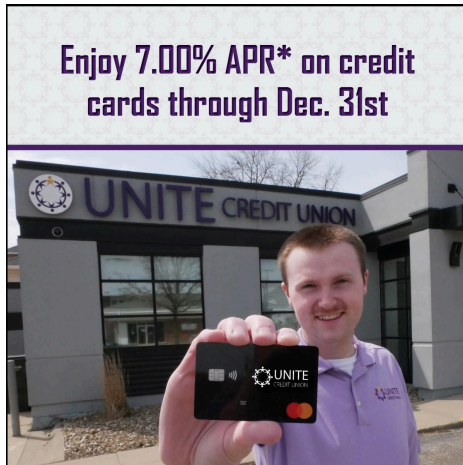
Winners of Our Smokin' Summer Giveaway Contest

UNITE member, Elizabeth M., was the winner of our Smokin' Summer Giveaway Contest in July/August. Elizabeth took home a Pit Boss Meat Smoker and delicious meat bundle, just for entering our contest!

The following winners were awarded some fun UNITE swag and a coupon for a free sandwich from a local restaurant for their entries:

- Nancy H.
- Brian U.
- Brent R.
- Jacob H.

Thanks to all the members who participated!



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

Your numbers are valuable — keep them safe!

Account and card details are just as sensitive as your Social Security Number.

Protect them from fraud by never sharing over phone, text, or email unless you're certain it's secure.

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



ENTER OUR QUARTERLY SHAZAM GIVEAWAY!

Cozy Getaway Rewards

Use your debit card and embark on your next weekend escape.

Each time you use your debit card to make purchases between **Oct. 1-Dec. 31, 2025**, you'll automatically be entered in 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 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!](#)

SKIP YOUR UNITE CREDIT UNION LOAN PAYMENTS TO HELP PAY FOR HOLIDAY EXPENSES!



Our Latest Blog Article

When Should Your Kid Get Their First Credit Card?

Thinking about when your teen should get their first credit card? The right timing—and proper guidance—can set them up for lifelong financial success.

This blog breaks down how to start early, teach smart money habits, and safely help your child build credit confidence.

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.



Monday, October 13

Closed for Columbus Day / Indigenous Peoples Day

Now thru December 5

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

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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