



UNITE

CREDIT UNION



November 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.



🎁 Attention Members with a Christmas Club Account 🎁

Christmas Club funds have been released!

Enjoy the results of your year of smart saving.

Open a Christmas Club Account

Your Holidays Will Be
SNOW MUCH BETTER
With Our
HOLIDAY LOAN

Now through December 31st,
borrow up to \$3,000 for 12 months
with rates as low as **6.99% APR***

NEW!

10 Year Home Equity Loan

Whether you want to refinance your mortgage, tap equity in a paid-off home, or simplify debt into one low-rate loan, our fixed rate 10-year Home Equity Loan is your path to smarter borrowing with a faster payoff.

- 🏠 No application fee
- 🏠 No minimum draw amount
- 🏠 First lein position

FIRST IN LINE HOME EQUITY LOAN

as low as
4.85% APR*
for 10 years

Be First in Line for a Lower Rate

Rates as low as 4.85% APR* for 10 years!

Apply Now!

*Annual Percentage Rate. Rate includes UNITE's relationship discount requirements and credit qualifications – see credit union for full details. Offer subject to change without notice. If an appraisal is requested or required, it is the borrower's responsibility to pay those costs. Offer available on new money only. Offer subject to change without notice. Please refer to loan disclosures for details. Federally insured by NCUA. Equal Housing Opportunity.

Hat & Mitten Drive November 3-17

UNITE Credit Union is a member of the [Northeast Iowa Board of Realtors](#) and is serving as a drop off location for their annual hat & mitten drive to benefit local school children.

Donations are being collected November 3–17 and items will be delivered to schools the week of Thanksgiving.

You can also [make a monetary donation](#) and volunteers will purchase hats & mittens on your behalf.



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



Holiday Shopping Just Got a Whole Lot Merrier!

Now through December 31st, take advantage of a low **7.00% APR*** on charges made to your UNITE credit card! Then, keep that cheer going with that same 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

Keep an Eye on Public WiFi

🚫 Public Wi-Fi isn't as safe as it seems!

Before you check your account at the coffee shop or airport, switch to cellular data or use our Mobile App for a secure connection. ☕ 📱

🔒 Your money deserves better protection than public Wi-Fi can offer.



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 John, our fall SHAZAM giveaway winner!

John won a \$50 gift card to Kwik Star simply for using his UNITE debit card for purchases.

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



ANOTHER WINNER WILL BE SELECTED IN JANUARY!



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

Cybersecurity vs. Fraud Prevention: Protecting Your Money

Cybersecurity and fraud prevention sound similar, but they protect you in different ways. One keeps hackers out of your digital life, while the other helps you spot and stop scams before they hit your wallet. Learn how knowing the difference can help you stay a step ahead - and keep your money safe.



2 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.



Tuesday, November 11
Closed for Veterans Day

Thursday, November 27

Closed for Thanksgiving

Friday, November 28

Holiday hours of 9am-1pm

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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