



UNITE

CREDIT UNION



December 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.





Play UNITE's Member Bingo for a Chance to Win \$100!

Stop by the branch before Dec. 19 to grab your Member Bingo sheet!

Complete fun activities and you could win one of THREE \$100 gift cards!

Get multiple bingos or go for a blackout to earn extra prizes.

Let the games begin!

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!

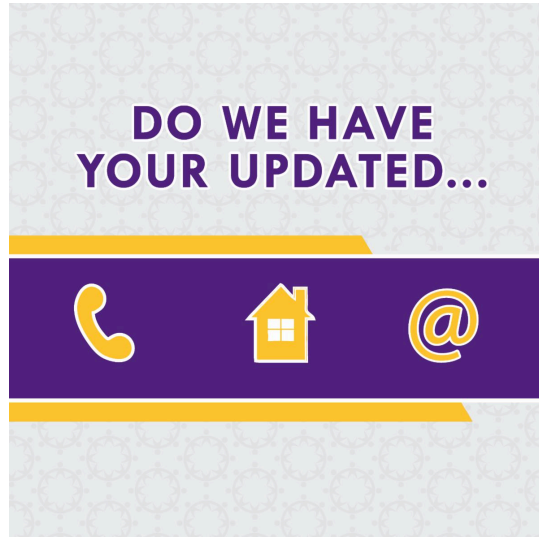
Apply Now!

*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.

Keep Your Contact Info Current

Life changes—your phone number, address, or email might, too. Updating your contact information with UNITE Credit Union helps us reach you quickly with important account alerts, protect you from fraud, and share updates on services and member benefits.

It only takes a moment to update your info. Simply [complete this form](#) or stop in to the branch.



New Year. New Home. *No wishing required!*

**Mortgage rates are coming down—
don't miss your moment!**

With flexible financing options (up to 100%, if needed), quick loan processing, and a dedicated team ready to guide you every step of the way, now's the perfect time to get preapproved for your new home.



Complete Our Online Form

Call & Talk with a Lender



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

Stay Alert to Scams During the Holidays

Don't get Scrooged by holiday fraud! This time of year brings joy, generosity... and unfortunately, a spike in scam attempts.

Stay one step ahead with a few smart precautions:

- Shop only on trusted, secure sites
Ignore suspicious links or “too good to be true” deals.
- Never share personal or account information.
- Review your transactions often.



A little awareness goes a long way toward keeping your season merry and protected.

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?

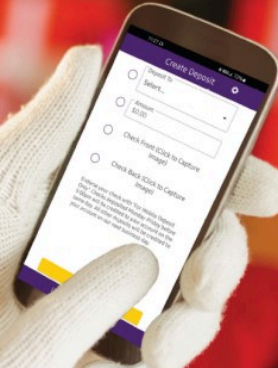
Enjoy unlimited signature transactions and security alerts, as well as a debit card rewards program, and the ability to add your UNITE debit card to your digital wallet.

Apply for Our Debit Card

CHECK YOUR ACCOUNTS **TWICE**

with Our **FREE** Mobile Banking app & built-in Remote Check Deposit service.

(No elves required)



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



Our Latest Blog Article

How to Spot and Stop Phone and Text Scams

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



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

**INVEST IN
YOURSELF
WITH A UNITE
CERTIFICATE OF
DEPOSIT**

Check out our limited-time CD Specials!

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.



Now thru December 5

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

Wednesday, December 24

Closing at Noon

Thursday, December 25

& Friday, December 26

Closed for Christmas

Wednesday, December 31

Closing at 3:30PM

Thursday, January 1, 2026

Closed for New Year's Day

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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