



UNITE

CREDIT UNION



January 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.



Group Your Bills & Gain Control

Stop managing multiple payments to multiple lenders. Instead, [consolidate all your bills with UNITE](#) and you could:

- lower your rates
- lower your overall monthly payments
- pay off your debt sooner
- make just one convenient payment to UNITE



Let's Work on This Together

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 lien position



FIRST IN LINE
HOME EQUITY LOAN

as low as
4.85% APR*
for 10 years

UNITE
CREDIT UNION

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.

Simple Ways to Save with UNITE Credit Union

One of your 2026 goals may be to save more, but often times the thought of saving more feels painful or complicated.

It doesn't have to be.

UNITE Credit Union offers several easy options to help you reach your goals, whether short- or long-term.



- **Secondary Savings** accounts let you set money aside for specific purposes like vacations or emergencies.
- **Money Market accounts** offer higher earning potential while keeping your funds accessible.
- **Certificates (CDs)** are a great option if you want to lock in a competitive rate and let your savings grow over time.
- And for next year's holiday planning, a **Christmas Club account** helps you save gradually throughout the year—so December spending feels less stressful.

Watch for our **January blog** content for more tips on choosing the right savings strategy for you.

Run for a Seat on the **UNITE BOARD OF DIRECTORS!**

Learn more & request
an application
by February 28th.

Members ages 18+ are invited to run
for a seat on the
UNITE Board of Directors

As a financial cooperative, UNITE's Board
of Directors is comprised of volunteer
members who want to serve their credit
union & fellow members.

[Learn More & Request Information](#)

Join us for the **71ST ANNUAL MEMBERSHIP MEETING** OF UNITE CREDIT UNION

Your **71st Annual Membership**
Meeting will be held on
Tuesday, April 14, 2026
at the Cedar Falls Woman's Club
304 Clay Street in Cedar Falls

[Details & Reserve Your Tickets](#)



UNITE Credit Union is offering (2) \$500
College Scholarships for members who
are high school seniors or current college
students. Scholarship funds can be used
for tuition, room and board, books and
other educational expenses.

Entries must be submitted no later than
March 31, 2026.

[Submit Your Application](#)

FRAUD EDUCATION

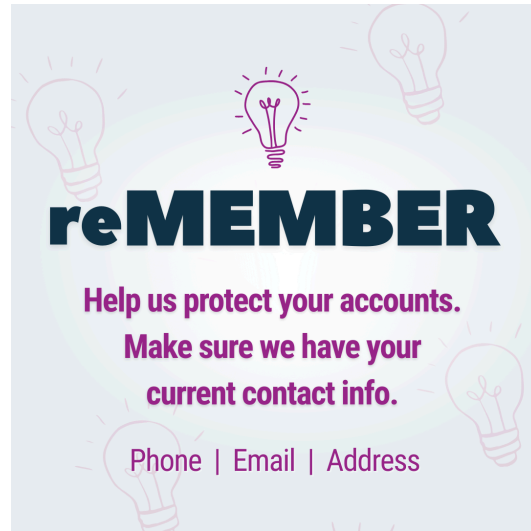
Update Your Contact Information With Us

💡 reMEMBER: A fresh year is the perfect time to focus on account security.

Having updated contact information helps us notify you fast if we spot anything suspicious on your accounts.

- ✓ Phone (mobile/landline)
- ✓ Email address
- ✓ Mailing address

🔒 Make security part of your 2026 resolutions.



Update Your Contact Information Securely 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 »](#)



ENTER OUR QUARTERLY SHAZAM GIVEAWAY!



Use your debit card and score big this season.

Each time you use your debit card to make purchases between Jan. 1 – Mar. 31, 2026, you'll automatically be entered 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 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](#)

Our Latest Blog Article

8 Signs You May Need Debt Consolidation (And What to Do Next)

If debt is causing stress, missed payments, or constant worry, you're not alone. Wondering whether debt consolidation could help? Our newest blog covers 8 signs you might need a consolidation loan and how UNITE Credit Union can guide you toward a more manageable, single monthly payment.



TWO Ways To Save With UNITE

Boost Your Savings With a Money Market Account!

Our 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, January 19, 2026

Closed for Martin Luther King Jr. 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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