



UNITE

CREDIT UNION




February 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.



Join Us For A Free Home Buying Seminar

 Monday, March 30

 6-7 PM

 [Cedar Falls Public Library](#)

Whether it's your first time buying a home, or your first time in a long time, this seminar is for you!

You'll learn how to:

- ✓ Understand common mortgage terms
- ✓ Know what to do before you start house hunting
- ✓ Prepare financially and confidently

Come with questions & leave with answers!

 *The public is welcome, but registration is required & seats are limited.*



Free
**HOME BUYING
SEMINAR**

 **MONDAY, MARCH 30**
 **6-7 PM**
 **CEDAR FALLS
PUBLIC LIBRARY**

Reserve Your Spot Today!

Upgrade Your RIDE OR RATE & Get \$100!

Whether you're buying new, buying used, or refinancing, UNITE makes it easy to get on the road—and get *rewarded!*

- [Easy application](#) & quick decisions
- No-cost to move your loan from a higher-rate lender**
- Receive \$100 in your account 60 days after closing!

Apply Now & Get Rewarded!



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

Donation Drive for the Cedar Bend Humane Society

Join us in helping stock the shelves of the [Cedar Bend Humane Society](#) this month! Every donation, big or small, helps provide love, care, and support to the animals at Cedar Bend Humane Society as they wait for their forever homes.

[View Their Wishlist](#)



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



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.

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](#)

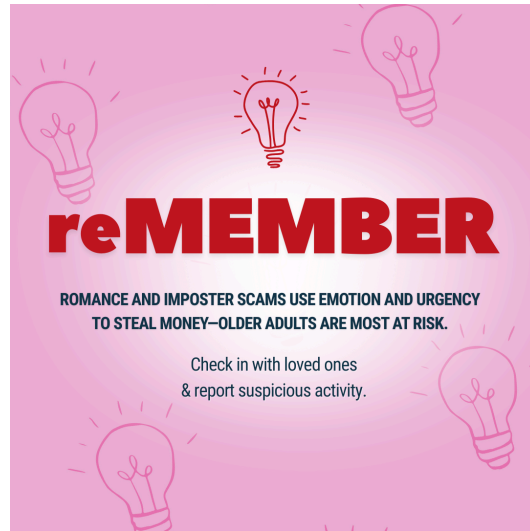
FRAUD EDUCATION

💡 **reMEMBER: Beware of Imposter & Romance Scams**

💔 Scammers don't just steal money—they steal trust.

Scammers know how to push your buttons—love, fear, and urgency are their tools. Romance and imposter scams can hit anyone, but older adults are often targeted.

Key signs: secrecy, emotional manipulation, or unexpected money requests.



Talk openly with your loved ones and [contact us](#) immediately if you suspect fraud.

ENTER OUR QUARTERLY SHAZAM GIVEAWAY!

Congratulations to Patrick, our most recent SHAZAM giveaway winner!

Patrick won a \$50 gift card to Casey's simply for using his UNITE debit card for purchases.

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



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!

ANOTHER WINNER WILL BE SELECTED IN APRIL!

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

7 Simple Ways to Build Better Saving Habits

Struggling to stay motivated while saving? These 7 simple tips can help you set goals, track progress, and build better savings habits.

2 Minute Read

 **NEW CD SPECIAL!** 

**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 9 Months
at 4.25% 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, February 16
Closed for Presidents Day

About UNITE Credit Union

UNITE Credit Union was established in 1955. We serve residents who live or work 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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