



## March 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.*

Reserve Your Spot Today!



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

Reserve Your Tickets by April 3rd!

**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!

## Pause Your Payments for One Month

Hit pause on one month of loan payments each year with UNITE's Skip-A-Pay program and give your finances a little extra room to breathe—just in time for your spring getaway.

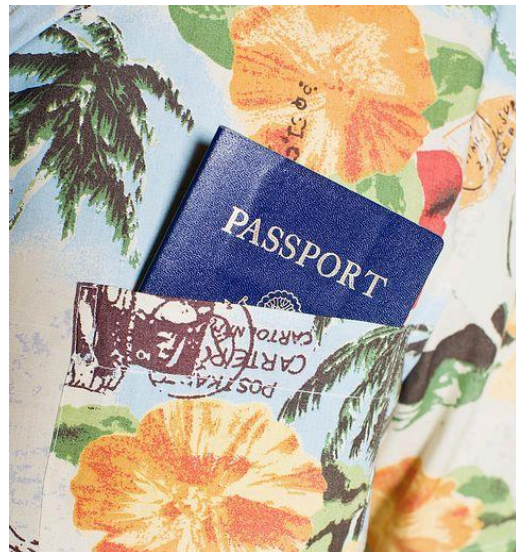
Request to SKIP Your Loan Payment



## Spring Break Travel Plans? Be sure to let us know.

If you're heading out of town for spring break (or any time), be sure to let us know before you go. Adding a travel notice to your Mastercard® [credit](#) and [debit](#) cards helps prevent unexpected transaction declines while you're enjoying your trip.

📞 Call us at [\(319\) 273-2479](tel:3192732479) and enjoy a fun, worry-free spring break!



**A dream without a plan is just a wish—but you can change that today!**

Need extra cash to make your goals happen? UNITE's Rapid Cash Loan offers up to \$1,000 for 6 months at our [competitive interest rate](#) & there are no credit checks.

## Get Your Rapid Cash Today!

Requires six months of UNITE membership with accounts in good standing, a UNITE checking account and direct deposit. A \$30 application fee is due upfront. Members are limited to one active Rapid Cash Loan at a time. A new loan may be applied for upon repayment of the existing loan. Other restrictions may apply - see credit union for details.

## 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

**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.

## SCHOLARSHIP DEADLINE IS MARCH 31, 2026!



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: It's Tax-Scam Season - Use Caution When Clicking on Texts & Emails**

Not every message with the word "IRS" is legitimate.

If a tax message creates panic, that's exactly what scammers want. Tax fraud often starts with an unexpected email or text claiming there's a problem with your return or refund. The IRS does not contact taxpayers this way.



**💡 Knowing how to spot IRS scams can help you avoid identity theft and financial loss.**

## 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!**



**ANOTHER WINNER WILL BE SELECTED IN APRIL!**

**GAME  
DAY  
REWARDS**  
SHAZAM

**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!**



## 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

### Credit Unions vs Banks: What's The Difference?

Learn the key differences between credit unions and banks, and why more people than ever before are choosing credit unions.

*2 Minute Read*



## 🎉 CD SPECIAL! 🎉

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

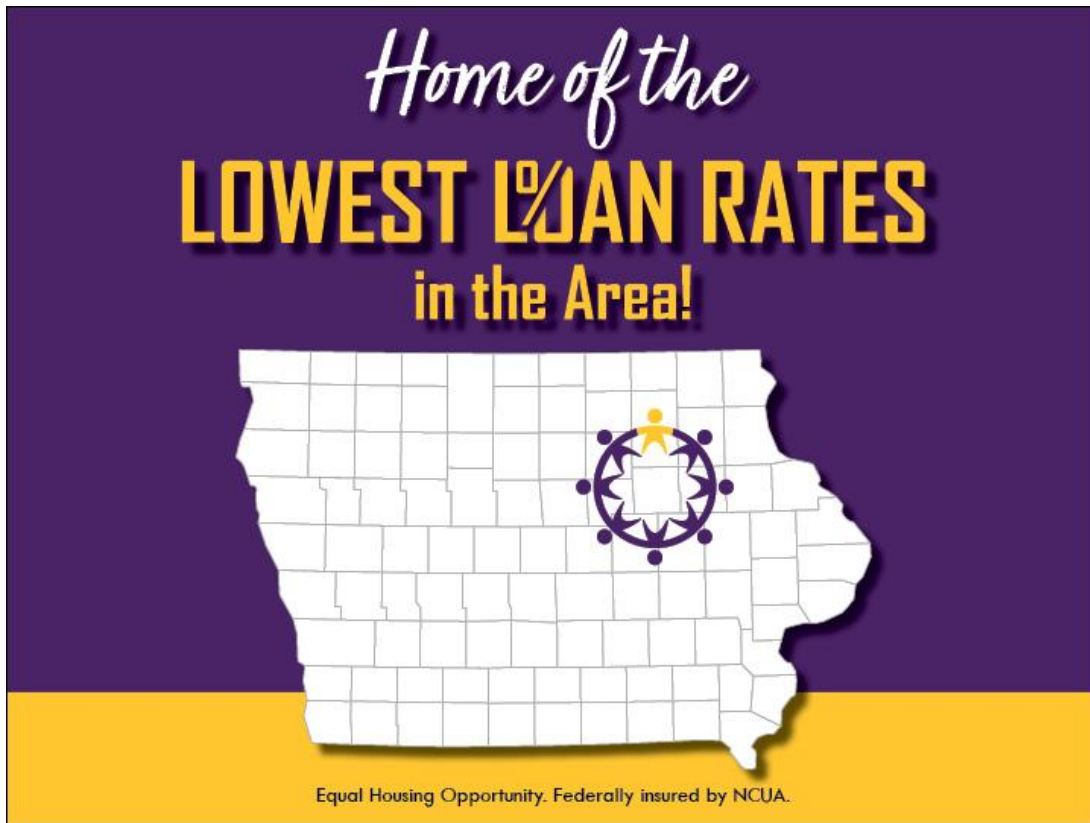
[Check out our limited-time CD Specials!](#)

### 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



### Mark Your Calendar

Be sure to follow us on social media to be notified of holiday & weather closings.



**Monday, March 30**

[Home Buying Seminar](#)

**Tuesday, April 14**

[Annual Membership Meeting](#)

*Note: The credit union will close at 3PM.*

**Wednesday, April 15**

Tax Day & the final day to contribute to an [IRA](#) for the 2025 tax season.

### 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

[Unsubscribe](#) | [Update Profile](#) | [Our Privacy Policy](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!