



802 W. 29th Street  
Cedar Falls, Iowa 50613

Be sure to attend the  
**64<sup>th</sup> ANNUAL MEETING**  
of YOUR Credit Union!

See insert for details...

## College Scholarship Entries Due March 22<sup>nd</sup>

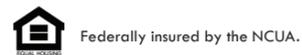


UNITE Credit Union is offering two \$500 College Scholarships, one to graduating high school seniors and one to current college students. Applicants must also be a member of UNITE Credit Union. Apply at [www.unite-cu.org](http://www.unite-cu.org).



### Mark Your Calendars

- March 22:** College scholarship applications due
- April 16:** 64th Annual Meeting  
Office closes at 3:00 p.m. so staff can attend.
- April 17:** Last day to contribute to IRA for 2018 tax year
- May 27:** Closed for Memorial Day
- July 4:** Closed for Independence Day
- September 2:** Closed for Labor Day



# The CONNECTOR

SPRING 2019

A semi-annual publication for members of UNITE Credit Union.

Spring into  
a **GREAT DEAL** at UNITE Credit Union!  
GET A NEW OR NEW-TO-YOU VEHICLE with a rate as low as **3.14% APR\***!  
Visit our website at [www.unite-cu.org](http://www.unite-cu.org)  
to learn more or apply today!

\*Annual Percentage Rate. All loans subject to approval. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Payments do not include amounts for taxes and insurance premiums, if applicable, and the actual payment obligation will be greater.

Helping You **ACHIEVE** Your Dreams  
in 2019  
Finance your **VACATION DREAM!**  
We can make just about any dream  
come true with a home equity loan  
from UNITE Credit Union!



Reaching Out to Serve You

The Credit UNion Connection is a semi-annual newsletter from UNITE Credit Union, Cedar Falls, Iowa.



**Hours**

Mondays, Tuesdays,  
Thursdays, Fridays  
8:30 a.m.-5:00 p.m.

Wednesdays  
9:30 a.m.-5:00 p.m.

Saturdays  
9:00 a.m.-1:00 p.m.

**Enjoy 24-hour/7-day access:**

- Interactive Website at [www.unite-cu.org](http://www.unite-cu.org)
- FREE Online Banking
- FREE Electronic Statements
- SHAZAM BOLTS\$
- MyCardInfo
- Privileged Status ATM Network

802 W. 29th Street,  
Cedar Falls, Iowa 50613  
PH: (319) 273-2479  
Toll Free: (844) 443-4474  
FX: (319) 266-3761

*Dedicated to serving:*

- Faculty, staff, students, parents, alumni & retirees of the University of Northern Iowa
- Faculty, staff, students, parents, alumni & retirees of the Cedar Falls School District
- Employees & retirees of MidAmerican Energy
- Families of all eligible members



**Did you know?**

You can register & protect all of your UNITE cards with our FREE monitoring services! Visit our website & click on "What We Offer/Card Security" for a complete list.

## Message from the Manager



I'm so excited to announce that later this year, we will be launching a greatly-enhanced online banking and bill pay experience, as well as a mobile banking app!

Our enhanced online banking and bill pay experience, and new mobile banking app, will come with a slew of new features you're going to love! These new services will enable you to:

- ✓ manage your accounts even more closely
- ✓ increase your account security
- ✓ request funds from accounts at other financial institutions
- ✓ automatically contribute to and control your kids' spending
- ✓ limit where your debit card is used, like particular merchants or within designated geographic areas
- ✓ conveniently & securely check your accounts and complete transactions from your mobile phone



And, as if that news wasn't good enough, I'm proud to report that we were able to secure a **\$10,000 grant** from the National Credit Union Administration to help defray a portion of the setup fees! This is just one more example of how we – as a board and staff – continually strive to provide the services our members are asking for, while at the same time being mindful of the fact that this is your credit union and your money at work.

Watch our website, social media pages and future newsletters for more features and benefits of our enhanced online & mobile banking services, as well as an anticipated launch date!

Sincerely,  
**Leitha Aten, Manager**

## You Should Get to Know... Shane Christensen



Shane joined the credit union staff in January of this year as the Public Relations Coordinator and Member Services Representative. Prior to his hire, he assisted the credit union during a class project last fall at the University of Northern Iowa.

Shane's main responsibilities are to establish a positive relationship between the credit union and its membership base, as well as the surrounding community. Since the credit union has a closed field of membership, Shane is focusing the majority of his efforts on the UNI campus. He also conducts standard teller transactions and helps answer members' questions.

Shane says his passion for people makes working at UNITE a good fit for him.

"The credit union gives me the opportunity to reach out to our membership base and get to know them on an individual level," says Shane. Adding, "I get the opportunity to help the credit union

grow by spreading the word to the UNI community."

Shane believes there are a number of factors that set UNITE Credit Union apart from other financial institutions.

"The credit union does a fantastic job of educating our members on the newest products, rates and promotions being offered. We also take into account what our membership desires the most and do the best job to deliver those products," explains Shane. Adding, "Our competitive rates and relationship-based banking practices help to build long lasting relationships with our membership; and UNITE staff members go out of their way to cultivate these relationships to ensure member satisfaction at all times."

Outside of work, Shane enjoys spending time with his wife Shelly and their 2-year old son, Owen. They love to be as active as possible by traveling and spending time outdoors. He also enjoys cooking, painting, and playing golf and softball.



## We Are Family!

As reflected in our new name, as members we all "unite" to become a credit union family. However, don't forget to invite your actual family members to be a part of your UNITE family too!

UNITE Credit Union membership is open to Faculty, Staff, Students & Alumni of the University of Northern Iowa; Faculty, Staff, Students & Alumni of Cedar Falls Community Schools; Employees and Retirees of MidAmerican Energy and families of all eligible members.

**For a limited time, refer a new member to UNITE Credit Union & you'll receive \$10.** Then, after the new member opens an account and sets up direct deposit, they will receive \$10 too!

## PROTECT YOUR FAMILY & ASSETS with members-only coverage.



As part of your UNITE Credit Union membership, you are entitled to a variety of coverage benefits that are either no-cost or very discounted.

To learn more about the coverages available to you through our partnerships with American Income Life and TruStage, call our office or visit our website.

## We like to think of ourselves as Lending Superheros!

When you need a loan, just call our office or apply online and we'll be at your service! We strive to make it simple and easy to borrow from us, and your money can often be ready within just a few hours. Plus, as a member-owned credit union, our rates are pretty tough to beat!

Lending is the life-blood of the credit union, so the next time you need a loan of any kind, be sure to check with us first! And, if you have a loan elsewhere, ask to see if we can meet or beat your current terms – we may be able to shave time off your loan and/or lower your monthly payments.



**Mortgage | Home Equity | Auto | Recreational | Personal | Student**  
(319) 273-2479 | [www.unite-cu.org](http://www.unite-cu.org)