



GEORGIAUNITED[®]
CREDIT UNION



EXCLUSIVE BENEFITS

PARTNER INCENTIVES & REWARDS

New members can earn up to **\$1,000*** within their first year of membership as a Workplace Banking partner benefit. Earnings will be deposited into qualifying members' Primary Share savings account.



Checking

Within 90 days of opening account:

- Receive qualifying Direct Deposit
- Activate debit card

EARN \$100



Mortgage

- Purchase or refinance with minimum loan amount of \$100,000
- Qualification met based on loan closed and after first payment

EARN \$500



Credit Card

Within 90 days of opening account:

- Complete 10 purchases
- Qualification met after purchases and first payment

EARN \$100



Money Market

- Open an account with \$1,000 minimum balance
- Qualification met within 90 days with minimum balance met

EARN \$25



Auto Loan

- New, used or refinance with a minimum loan amount of \$5,000
- Qualification met based on loan closed and after first payment

EARN \$75



Relationship Kicker

- Complete qualifications for all five products

EARN \$200

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*Please see other side for full disclosure information.

*Offer only eligible to current employees of select Workplace Partners. For new members only. Not available to existing Georgia United members, or those whose accounts have been previously closed. Available to primary account owner only. Each bonus is limited to one (1) per membership, for a maximum amount as listed. Must be 18 years of age or older to qualify for this offer. Credit Union membership is required and must be established. Membership eligibility restrictions and qualifications apply; all loans are subject to credit approval. Not all applicants will qualify. Membership requires a \$5 one-time, nonrefundable membership fee, and a minimum initial deposit of \$5. Valid for personal accounts only. Trust, Estate, and other specialty titled accounts are excluded from this offer. To be eligible for all offers, your account must be open and in good standing with no charged off accounts. An account in good standing is defined as a member who complies with the stated terms and conditions of any account held at Georgia United Credit Union. Offers may be extended, modified, or discontinued at any time without prior notice. Georgia United will report the value of any bonus received for any offer to the IRS as required by law; consult your tax advisor to determine applicable tax consequences. All bonuses will be awarded in the form of a deposit to your credit union savings account within 30 days of meeting the offer criterion.

- **To receive the \$100 checking bonus:** Open a new Georgia United Unified or Simple Checking account and within 90 days; 1) Activate your Georgia United Visa® debit card; 2) Have your direct deposit made into this account. Qualifying direct deposits are electronic deposits of your salary, pension, Social Security or other income deposited to your account by your employer or outside agency. Transfers made from one account to another or deposits made via branch, ATM, online transfer, mobile device, debit card/prepaid card number or the mail are not eligible to meet the direct deposit requirement.

Unified Checking Account is a dividend paying account. APY = Annual Percentage Yield. Rate may change after account is opened. The APY is accurate as of the last dividend declaration date. If your account balance is from \$0.01 to \$15,000.00 and qualifications are met, the Annual Percentage Yield will be 1.00%. If your account balance is \$15,000.01 and above and you have met the qualifications, the Annual Percentage Yield will range from 1.00% to 0.19%. To earn 1.00% APY on up to \$15,000 of the average daily account balance and to receive up to \$10 per month in non-Georgia United ATM surcharge fee refunds, there is no minimum account balance requirement; however, the account must perform at least 15 Georgia United debit and/or credit card transactions that post and clear during the month, have a monthly direct deposit of \$500 or more and be enrolled in E-Statements. If you do not meet the qualifications the APY will be 0.05%. Overdraft/returned item fees may apply, see [Share Rates and Fees Schedule](#) for additional fees that may apply.

Simple Checking Account is a non-dividend earning account with no minimum opening deposit requirement. Overdraft/returned item fees may apply, see [Share Rates and Fees Schedule](#) for additional fees that may apply.

- **To receive the \$100 credit card bonus:** 1) Open a new Georgia United unsecured credit card; 2) Make 10 purchases with your Georgia United Visa® credit card that post to your account within 90 days of account opening. All credit card applications are subject to credit history review and approval. Qualifications and first payment made within 90 days of account opening and by the 1-year anniversary date of establishing membership to receive this bonus.
- **To receive the \$75 auto loan bonus:** Loan must be for a new or used auto, motorcycle, RV, boat, personal watercraft, camper or ATV purchase or refinance. Minimum loan amount must be \$5,000 or greater. Existing Georgia United loans are not eligible for this offer. Rates and terms are based on year of collateral, loan amount and mileage. Rates subject to change without notice and are based on creditworthiness. Auto loan must be funded, and first payment made by the 1-year anniversary date of establishing membership to receive this bonus. Vehicle must be used for personal or recreational purposes only.
- **To receive the \$25 money market bonus:** 1) Open a new money market account; 2) Deposit \$1,000 and maintain a minimum balance of \$1,000 in your money market account within 90 days of account opening. Both steps must be completed prior to the 1-year anniversary date of establishing membership to receive this bonus.

Money Market accounts are tiered rate accounts. If your account balance is \$24,999.99 or below, the Annual Percentage Yield will be 0.10%. If your account balance is from \$25,000.00 to \$94,999.99, the Annual Percentage Yield will be 0.15%. If your account balance is in excess of \$99,999.99, the Annual Percentage Yield will be 0.20%. Once a particular balance range is met, the Dividend Rate and Annual Percentage Yield for that balance range will apply to the full balance of your account. The Dividend Rate and Annual Percentage Yield may change every Dividend Period as determined by the Credit Union's Board of Directors. Dividends compounded monthly, credited monthly. Fees could reduce the earnings on the account. Minimum deposit to open the account is \$1,000. Account must maintain an average daily balance of \$1,000 to avoid service charges; otherwise, \$5.00 fee per month. See Georgia United's Share Rates and Fees Schedule for more details.

- **To receive the \$500 mortgage bonus:** Mortgage loan must be for new, first lien residential purchase or refinance funded by Georgia United. Minimum loan amount must be \$100,000 or greater. Mortgage loan must be funded, and first payment made by the 1-year anniversary date of establishing membership to receive this bonus. All home lending products are subject to credit and property approval. Property and/or flood insurance may be required. Rates, program terms and conditions are subject to change without notice. Not all products are available in all states or for all amounts. Other restrictions and limitations may apply.
- **To receive the \$200 Relationship Kicker bonus:** All required accounts must be open and all qualifications must be met by the 1-year anniversary date of establishing membership to receive this bonus.