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Membership

Special Offer For Home Depot Employees • April 1 – June 30, 2016

The more you Get Associated the more you can get up to \$1,800


As a Home Depot employee, you can get the following bonuses when you open new products and services with Associated Credit Union. Offer available April 1, 2016 through June 30, 2016.

For your convenience, there are [Three Ways To Apply](#). Be sure to use Promo Code Home Depot when you apply.

Better than a Bank. Anyone Can Join!

Product Bonuses

Bonus	Product	Apply Online
\$200	Associated Checking Account	<input type="button" value="Apply Online"/>
\$100	Visa Credit Card	<input type="button" value="Apply Online"/>
0% APR for 6 months	Visa Credit Card Balance Transfer	<input type="button" value="Apply Online"/>
\$250	Auto Loan	<input type="button" value="Apply Online"/>
\$250	Home Equity Line of Credit (HELOC)	<input type="button" value="Apply Online"/>
\$1,000	Mortgage	<input type="button" value="Apply Online"/>



Like Associated Credit Union on Facebook

Three Ways To Apply • Use Promo Code [Home Depot](#)

1. Branch: Visit our [branch](#) at Home Depot located in the D Lobby to apply in person.
2. Online: Apply online [here](#).
3. Mobile: Apply on your mobile device [here](#).

Promotion Criteria

Offer is good from April 1, 2016 through June 30, 2016. All products and services are subject to approval, including credit approval. To qualify for offer, you must (1) be employed or be contracted to work at The Home Depot, Inc. and (2) be/become a member of Associated Credit Union. Upon approval, you must provide a copy of your latest Home Depot pay stub, direct deposit your Home Depot paycheck into an ACU checking account, or supply a copy of your Home Depot badge with expiration date. Bonus available for all new deposit accounts and new loan accounts. When applying online, the promo code "Home Depot" must be used to notify ACU staff.

Associated Checking: Bonus = \$200.00

Bonus offer applies to a new Associated Checking account opened between April 1, 2016 and June 30, 2016. Limit one bonus per household. Within the first 90 days of opening an Associated Checking account, the member must use their ACU Visa Debit Card three (3) time within the first 90-days, enroll in eStatements via Online Banking, and make direct deposits equal to or greater than \$1,000 within the first 90-days into their ACU Associated Checking account. The \$200.00 bonus will be credited to the primary member's share account within 120 days of meeting the above qualifications. [Learn more about Associated Checking.](#)

Visa Credit Card: Bonus = \$100.00

Bonus offer applies to a new Associated Visa Credit Card opened between April 1, 2016 and June 30, 2016. Limit one bonus per household. Within the first 90 days of opening an ACU Visa Credit Card, the member must charge at

least \$500.00. The \$100.00 bonus will be credited to the primary member's share account within 120 days of meeting the above qualifications. [Learn more about Visa Credit Cards.](#)

Visa Balance Transfer Offer: 0% Balance Transfer for 6 months

0% APR Balance Transfer offer valid April 1, 2016 – June 30, 2016 for 9.9% and 12% APR Associated Credit Union Visa Credit Cards only. After six months, the APR for balance transfers becomes 9.9% and 12% APR which depends on the rate you qualify to receive and may vary depending on individual credit history. Associated Credit Union reserves the right to refuse duplicate account transfers. Offer valid for balances transferred from other card-issuer accounts only. Maximum total transfer amount is limited to your approved credit line and cannot exceed \$15,000. Minimum transfer amount is \$1,000. Must have at least \$1,000 available in credit limit. No rewards points on balance transfers. Credit Card purchases will accrue interest at 9.9% and 12% APR, depending on the rate you qualify to receive, unless the balance is paid in full by the next due date. To avoid paying interest on transferred balances, you must pay your entire balance by the first due date after the promotion period of six months ends. Payments are applied to the highest rate first. Offer does not change other terms and conditions of your Associated Credit Union Visa Credit Card. Offer may be withdrawn. Visa accounts delinquent 30 days or greater will revert to the standard APR terms and conditions. [Learn more about Visa Balance Transfers.](#)

Auto Loan: Bonus = \$250.00

Bonus offer applies to a new ACU auto loan opened between April 1, 2016 and June 30, 2016. The \$250.00 bonus will be credited to the primary member's share account up to 10 business days after loan is funded. Must refinance an auto loan from another financial institution with ACU or finance a new auto loan through ACU. Loans currently financed through ACU are not eligible. Minimum loan amount starts at \$8,000.00. [Learn more about Auto Loans.](#)

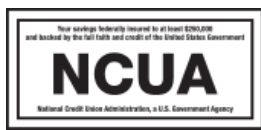
HELOC: Bonus = \$250.00

Bonus offer applies to a new ACU HELOC accounts opened between April 1, 2016 and May 31, 2016 and have made a cumulative advance of \$10,000 or greater by June 30, 2016. Limit one bonus per household. The \$250.00 bonus will be credited to the primary share account within 120 days of meeting the above qualifications. APR = Annual Percentage Rate. Application period is April 1, 2016 through May 31, 2016. Member must have made a cumulative advance of \$10,000 or greater by June 30, 2016 to receive the promotional interest rate is 1.9%. Offer available to residents within the states of Georgia, Florida, North Carolina, South Carolina, Alabama, and Tennessee. Some restrictions may apply. All loans are subject to credit approval. Associated Credit Union assumes (unless otherwise noted) that: This is your primary residence and is a 1-4 unit property. Debt-to-income ratio is equal to or less than 43%. Minimum representative credit score of 680. Homeowners insurance is required. Maximum loan amount is determined by the amount of equity in your home, based on appraised value. In order to qualify for the 1.9% interest rate there has to be a cumulative advance of \$10,000 or greater during the promotional period. Promotional rate ends on June 30, 2017. Offer subject to change at any time. [Learn more about HELOCs.](#)

Mortgage: Bonus = Origination fee up to \$1000 credited at closing.

Offer is valid starting on April 1, 2016 2016 and are subject to change without notice. Other restrictions may apply. To receive any advertised product you must become a member of Associated Credit Union by opening a share (savings) account and apply for an ACU Mortgage on or before June 30, 2016. Origination fee up to \$1000 will be credited at the time of closing. Limited time offer and can be withdrawn at any time. IRS Reporting: Note – Bonuses on any deposit, checking or account services in excess of \$10.00 are required to be reported to IRS as excess interest/dividends paid. Bonuses on all other matters in the cumulative amount of \$600 or more in any one calendar year are required to be reported to IRS as income. If you have any questions on these matters you should consult with your tax adviser. [Learn more about Mortgages.](#)

Federally insured by the NCUA. We do business in accordance with the Federal Fair Housing Law and the Equal Housing Opportunity Act.



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