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\*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral. Property insurance is required. Home Equity Loans and Home Equity Lines of Credit must be secured by owner occupied real estate, in IL, IN, MO and WI. Minimum \$5,000 to open a Home Equity Loan or Line of Credit. Minimum Loan/Line amount of \$25,000 in new money to avoid closing costs. If you should close your Home Equity Line of credit within 24 months, you must reimburse HACU for bona-fide third party fees up to \$900. For loan/line amounts of less than \$25,000 you will pay processing costs up to \$900. Refer to [hacu.org](https://hacu.org) or call our loan department for additional information. Additional disclosures will be sent after application is received, please retain a copy for your records. Payment example: 12-month term rate of 6.99% APR, \$86.55 per \$1,000 borrowed.