

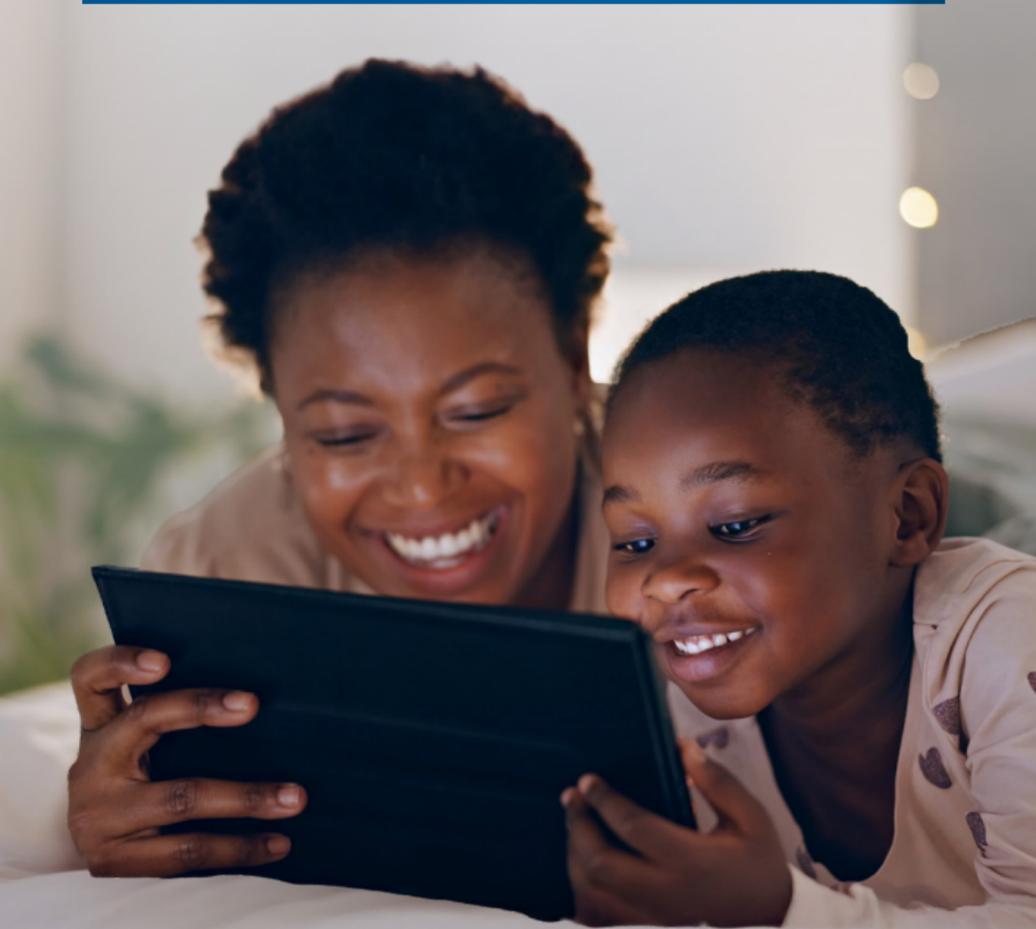
# Consolidation Loan Sale

Simplify high-interest debt  
this year and make time for  
what's important.

Get **1.00% off your rate**,  
with rates as low as

**8.90%**  
APR\*

on a personal Signature Loan.



**HEALTHCARE ASSOCIATES**  
CREDIT UNION

The healthy way to bank®

**For a limited time, get  
Debt Consolidation Loan  
rates as low as**

**8.90% APR\***



**Apply today!**

**[hacu.me/debt](https://hacu.me/debt)**

**800.942.0158**



**HEALTHCARE ASSOCIATES**  
**CREDIT UNION**      The healthy way to bank®

\*APR = Annual Percentage Rate. Loan application must be submitted between January 1, 2026 — February 28, 2026 to be considered for the promotional offer of 1.00% off the rate for which the applicant qualifies on a Signature Loan with HealthCare Associates Credit Union (HACU) 8.90 APR is the lowest rate for a Signature Loan, which includes the promotional discount. 8.90% APR is only available for terms from 12-24 months. Rates vary based on credit score and not all borrowers will qualify for the lowest rate. Payment example: a Signature Loan with an interest rate of 8.90% = 12 monthly payments of \$87.42 per \$1,000 borrowed. Creditworthiness and terms determine your rate on a Signature Loan. Rates and offers are subject to change and cannot be combined with any other offers. Flexible payment options are available for qualifying members. Offer not valid on existing HACU Signature Loans. Loan must be booked within 30 days of submitting your application to receive promotional discount. Usual credit criteria apply. Contact HACU for complete details.

Federally insured by NCUA.

**ESI**  
**EXCESS SHARE**  
INSURANCE