

SAME extra low rate on auto loans whether you buy new, used or refinance your auto!



A rate **as low as**
3.19% APR¹

FREE CAR PAYMENT⁶
#PayIt40

- **Complementary consultation** to find out if you have the best rate
- A rate **as low as 3.19%** APR¹
- **Win one month's car payment** as a #PayIt40 from us!⁶
- New or used auto purchases and refinances—get the same great rate⁴
- Terms up to 84 months to fit your budget³
- Option to defer your first payment for 90 days²
- Healthy auto protection choices for your peace of mind

#PayIt40 new loans come with a chance for one month's car payment.

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CALL **630.276.5555**
Then Press "5" to speak directly to a
lending representative

OR VISIT HACU.ORG TO APPLY

1) APR = Annual Percentage Rate, rate special is available from May 1, 2019 through June 30, 2019. 2) Three Months without payments is defined as 90 days. This is a payment deferral. If you choose to defer payments for 90 days, the first payment will be due approximately 90 days from the date of funding. Interest will accrue during this payment deferral. Qualifications apply. 3) Payment examples: 36 month term rate of 3.19% APR, \$29.17 per \$1,000 borrowed. 84 month term rate of 4.99% APR, \$14.14 per \$1,000 borrowed. Promotional rate reduction applies for vehicles from 2014-2019. Vehicles from 2017-2019 qualify for 84 month term. Minimum loan amount for 84 month term is \$25,000. Member Loyalty Discounts apply. 4) Eligibility based on collateral value and subject to credit qualifications. Not available on existing vehicle loans currently with HealthCare Associates Credit Union. 5) For Official Contest Rules see a Member Service Representative or visit the HACU #PayIt40 page at hacu.org. 6) HACU will make one new loan payment.

Federally Insured by
NCUA

ESI EXCESS SHARE
INSURANCE
Additional insurance of up to \$250,000
on your savings accounts is provided
by Excess Share Insurance Corporation,
a licensed insurance company.



HEALTHCARE
ASSOCIATES
CREDIT UNION
The healthy way to bank[®]