

A photograph of a smiling grandfather with a grey beard and glasses, wearing a light-colored sweater, holding a young child with curly blonde hair in a mustard-colored shirt. They are in a bright, modern living room. The image is partially covered by a blue diagonal overlay on the left side.

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# Save Today, Celebrate Tomorrow

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**13-MONTH  
Certificate Special**

*Earn up to*

**4.25 %  
APY\***



**HEALTHCARE ASSOCIATES**  
**CREDIT UNION**

The healthy way to bank®

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Whether it's a wedding, vacation or rainy-day fund, a CD can help you reach your goals.

## Enjoy the benefits of a CD from HACU:

**Guaranteed earnings.** Know exactly how much you'll earn over the next 13 months with our high, fixed rate. No surprises, just steady growth.

**No fees, no worries.** As long as you keep your money safe in your CD, you won't face any hidden fees. It's simple and straightforward saving.

**Stronger savings habits.** A CD helps you stay disciplined by keeping your funds secure and out of reach – less temptation for impulse buys.



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**4.25% APY\*.**

Funds are insured up to \$500,000. Funds are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). An additional \$250,000 is insured by Excess Share Insurance (ESI), a subsidiary of American Share Insurance, the nation's largest private deposit insurer for credit unions.

\*APY=Annual Percentage Yield reflects the effective rate earned due to compounding of interest. Compounded monthly; paid monthly. Rate quoted of 4.25% APY applies to minimum CD balance of \$25,000, for CD balances below \$25,000, 4.00% APY applies. \$500 minimum to open an account. Penalties apply for early withdrawal: 180 days dividends calculated on the amount withdrawn. Penalty may reduce earnings. At the time of maturity, the certificate will automatically renew for a term of 12 months at the prevailing rate. Terms and conditions may apply. Limited Time Offer. Rate quoted is subject to change, at any time. Please contact a Member Service Representative for details.



Federally insured by NCUA.



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