



**HEALTHCARE
ASSOCIATES
CREDIT UNION**

The healthy way to bank®

PULSE

JULY, AUG, SEPT 2018

Gain Financial Balance

A Yogi is someone who practices the art of Yoga and we are encouraging all of our members to practice the art of Financial Fitness by becoming HACU Yogis!



HACU Yogi

Gain Financial Balance

Challenge #4

July 1- August 31, 2018



Handstand Pose

Gain financial balance by lowering your credit card balance. Pay off your debt faster, consolidate your monthly payments and save money on interest.

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Challenge #4
Gain Financial Balance

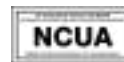
YOUR GOAL: Gain financial balance by lowering your credit card balances by the end of August.

OUR OFFER: 1.99% APR* on Visa Balance Transfers

- **MAKE BALANCE TRANSFERS** from July 1 - Sept. 30
- **ENJOY 1.99% APR*** on those transfers made during the promotional period until March 31, 2019
- **NO BALANCE TRANSFER FEE** ever!
- **ENTER TO WIN** the Yogi Challenge for a chance to win a prize valued up to \$500! **Sign up and learn more at hacu.org**
- **INCREASE YOUR CHANCES OF WINNING** by posting on social media **#hacuyogi** and tag us **@bankhealthy**
- **DON'T HAVE OUR CARD YET?** Open one by September 30, 2018 and receive 5,000 bonus Rewards Points with your Platinum Card!

*Terms and conditions apply. Only balance transfers from another financial institution qualify. APR=Annual Percentage Rate. Balance transfer must occur between July 1, 2018 and September 30, 2018, promotional rate will expire March 31, 2019. When the promotional rate ends the rate will change to your prevailing standard rate for balance transfers. The Bonus Rewards points are only available for new HealthCare Associates Credit Union Visa credit cards, must apply between July 1 and September 30, 2018 to be eligible. 5,000 bonus rewards points will be posted within 90 days of account opening. Rewards Program is administered by ExtraAwards.

For Official Contest Rules see a Member Service Representative or visit the HACU Yogi Challenge page at hacu.org
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**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.



The Yogi Challenges will lead you to wellness for your mind, body, soul and finances! Studies show that our financial health contributes more and more to our overall health. Join HACU this year for our Yogi Challenge to help attain knowledge, offers, prizes, overall health and have some fun along the way. **SIGN UP TODAY at hacu.org**

Help support others in the challenge by posting about your financial goals, overall goals, accomplishments or even your yoga poses or by posting on social media with **#hacuyogi** tag us **@bankhealthy**

Page 1: Healthy Yogi Challenge #4

Page 2: President's Message, Yogi Enlightenment, Confessions and tips from our resident shopaholic and a CD & IRA special

Page 3: Totally Free Checking with interest, It's time to make plans for those going to college and those of you who have graduated.

Page 4: Thousands saved with a Home Stretch Mortgage without paying fees.



President's Message It's hard to believe that we're already halfway through the year! With the warmer weather finally arriving and the call of longer days and summer nights, you might be planning for that summer vacation, improvements on your home, or perhaps even sending kids off to college. Whatever your summer might entail, HealthCare Associates is here to help you achieve your goals.

As you may have seen, our recent Yogi campaigns offering ways to tackle goals like saving more money, reducing your debt or if you've taken the tales of our Shopaholic to heart, we're dedicated to providing you with superior financial products that can help you achieve these goals and many others.

We strive to provide you with relevant products and services that not just meet, but exceed your expectations and needs. We continue to improve our existing products and introduce new ones that may provide you with much benefit. Some of our newer products include the recent enhancement to our Totally Free Checking product which will now come with 3% interest on account balances up to \$10,000. This can be earned with behaviors you are probably either doing already or can achieve with a few easy steps and this added feature will help you earn while you do your everyday banking functions.

Our always popular Student Loans and Student Loan Consolidation can help you as you pursue your education or send your high school grads off to chase their dreams in college. The option of refinancing student loans at low rates with flexible terms is also available.

Ensuring you and your family have the right tools to achieve a sense of **financial wellness with the best products and services.**

Confessions and tips from our resident shopaholic: WELL I KNOW YOU WON'T BELIEVE THIS BUT....

"It really wasn't my fault", I tell Alex as we stare down at our last credit card statement. "I know", Alex said.

Have you ever had a series of events that just add up so quickly you don't even realize it? Some good, like my cousins wedding, in which Alex and I were both in the wedding party; dress, shoes – cha Ching, tux, bachelor and bachelorette parties – cha Ching, gifts, hotel... Then some unfortunate events like, "why does the air conditioner always quit on the hottest, muggiest day of the year?" and right after that we had two birthday parties and 3 graduation parties!

We're trying to pay down our credit card balances because really it's one of our last steps in getting all of our finances completely reviewed and in-shape for 2018! We're half way through the year; "Can you believe that?" We've completed the 'Financial Warrior Challenge' and minimized our debt from our personal loans, we've 'Reached The Next Plateau' and saved over \$2,500 total in 2 months with Yogi Challenge #2, we just completed our free consultation with Anita in HACU's loan department (who I'm just smitten with by the way, did you know she just rescued her second dog, named Doby, and has eight brothers and sisters who always ask her for financial advice so I know I'm in good hands).



Doby the Rescued Dog

Anyway, Anita found that we were paying way too much on our auto loan and that we were eligible to receive 3% APY* if we moved our checking account to HACU! Done deal right? Our next step and luckily also the next Yogi Challenge is to 'Gain Financial Balance' by lowering our credit card balances.

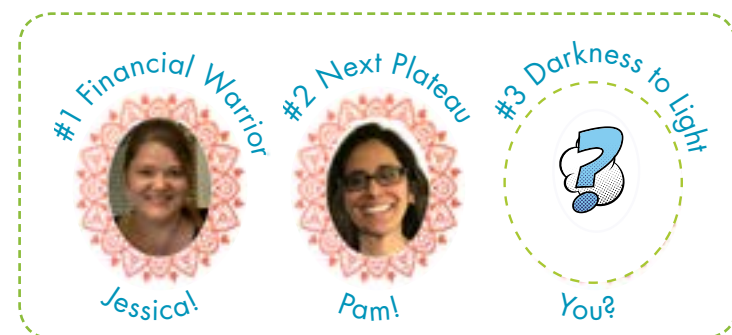
Right now we have about \$12,000 on our cards combined. We have about five credit cards between the two of us and both like using certain cards for certain things but with this balance transfer HACU is offering as part of their Yogi Challenge #4 we can transfer all of our balances to one card and only pay 1.99% APR* on them until March of 2019! I almost feel like

I just won the lottery! I really think we could put a good dent in our credit card debt this way and if we watch our budget and economize maybe just maybe we could pay this off! Did I just hear myself say economize? Wow this Yogi Challenge is really getting me financially fit even with my financial vocabulary!

That's not even the best part – next time we have a series of events that we need to use our credit cards for, HACU offers rewards points so really I'm saving every time I spend! How often can you say that?!

Congratulations to the winners and good luck on the upcoming challenges.

Signed your Resident Shopaholic.



And the lucky winners for challenge #1, 2 and 3 are:

"The Yogi Challenge helped motivate me to move my daughter's Wedding Fund into 2 CDs with bonus rates and now I won't spend the money as I've done in the past." —Pam

Find out more or join the challenge at hacu.org

Details on Yogi Challenge #4 'Gain Financial Balance' July-August 31st are on the front page and Challenge #5 kicks off in September.

Remember to help support others #hacuyogi and tag us @bankhealthy

We prescribe that you open a CD with as little as \$500 or as much as \$500,000. Our recent CDs have generated a lot of interest and as a thank you we are offering a special 18 month CD, IRA & ESA. Savings is the cornerstone of your financial health; you can boost your retirement and earn more for your other dedicated savings goal(s). This is a great opportunity to begin working on a new savings plan or add to your current ones.

Visit any HACU branch to open a new CD, IRA or ESA and enjoy the extra savings or send a product inquiry online at hacu.org

*APY=Annual Percentage Yield and reflects the effective rate earned due to compounding of interest. Compounded monthly; paid monthly. Penalties apply for early withdrawal. Penalty may reduce earnings. \$500 minimum to open, new money only, and does not apply to existing HACU deposits. Rate quoted of 2.25% is for an 18 month term of new money up to a maximum of \$500,000. At Maturity, CD renews into a 24 month CD. Rate is based on the balance tier from your balance at time of renewal and the rate in effect at time of renewal. Available on CDs, IRAs and ESAs. Rates subject to change without notice. Terms and conditions may apply. Limited time offer. Rate subject to change without notice. Please contact a member services representative for details.

We've also added a great new auto loan option called BuyersChoice. This loan gives you choices to tailor your auto loan to your needs. Like a lease, HACU's BuyersChoice program offers low payments but unlike a lease, BuyersChoice has higher mileage cap options of 12,000, 15,000, or 18,000 per year and you actually own the vehicle. Plus at the end of the term, you have more options than you would with a traditional lease.

We also have low rates and new terms for some of our home mortgage and home equity products that can help you achieve your dreams of home ownership along with attractive rates on all savings products.

As we continue to serve you and your family, we want to ensure you have the right tools to achieve a sense of financial wellness and have the best products and services for your needs. If you ever want to discuss your financial situation, we have representatives here who can help you plan out your individual financial success.

In closing, I'd like to thank all of our members and you for your continuing relationship with HealthCare Associates Credit Union. We appreciate the trust you put in us and we are honored to serve you.

In Good Health, Joseph J. Kregul | President/CEO

HACU's Totally Free Checking with 3% APY interest and rewards!*

If you aren't receiving interest *and* rewards it's time for a change.



Earn the most with HACU's Totally Free Checking every month:

For High Interest Return:

- ✓ Enroll & use My247 Digital Banking
- ✓ Enroll & receive eStatements
- ✓ Have at least 12 Debit/Check Card purchases post & settle
- ✓ Electronically deposit at least \$500 to your account

For Rewards Points:

- ✓ Use your Debit/Check Card for all your signature based purchases! Start using your Totally Free Checking Account today.

That's it! It's so easy, you probably won't even notice until you see the extra interest and Rewards Points add up!

*APY = Annual Percentage Yield. Business Checking accounts are not eligible for the high interest return. The dividend rate and APY may change at any time. No minimum balance required to earn the 3.00% APY. Monthly requirements to earn 3.00% APY: direct deposit equal or greater than \$500, a minimum of 12 Debit/Check Card transactions per month (Pending transactions and ATM transactions not included), enroll in My247, login once monthly, and consent to receive eStatements. Balances up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will not earn dividends. Fees could reduce earnings. Terms and conditions may apply. Cash Awards and Gift cards are distributed through Rewards Points powered by Extra Awards. One free box of basic checks annually. Wireless carrier fees may apply. A variety of free fraud monitoring options are available at hacu.org. Free unlimited withdrawals at any HACU ATM — or you can use one of our worldwide surcharge-free ATM networks with over 75,000 ATMs 4 times a month for free. Visit hacu.org and use the ATM & Branch Locator on our home page to find an ATM or Branch near you. Please note that you will need your Account Number and a valid photo ID to visit a shared branch and we advise calling ahead to verify their hours. Fees may apply.

Students and graduates it's time to make plans Make your finances easy. Apply for free in under 15 minutes.

PRIVATE STUDENT LOAN*

Let us help you with your student expenses for the upcoming year; tuition, room & board, books, and even computers.

- Flexible Rates and Terms to fit your budget and lifestyle
- Academic discounts
- 0.25% interest rate reduction
- Up to \$120,000 in undergrad debt
- Up to \$160,000 in graduate debt

Terms and conditions apply. Borrowers must meet HealthCare Associates Credit Union's credit and income requirements to qualify for a loan. Certain membership requirements (including the opening of a share account, a minimum share account deposit and any applicable association fees in connection with membership) may apply in the event that an applicant wishes to accept a loan offered from HealthCare Associates Credit Union.

Refinancing is only available for applicants with qualified private and/or federal education loans from an eligible institution. Please be aware you may potentially lose certain benefits associated with your federal student loans by refinancing with private loans. We strongly advise you to review and understand your options and the benefits of refinancing your federal loans before doing so.



Apply for a Student Loan at hacu.org under the Products and Services Tab
Have a Question? **888-549-9050** Monday to Friday: 8:00 AM - 7:00 PM CT

Rate **Rx**

2.25% APY*

18 month CD, IRA & ESA – Limited Time Special

No cost mortgage refinancing.* Learn what our HSM can do for you.



While everyone's situation is a little different, the bottom line is we'd all like to pay off our mortgage sooner. If you have 30% or more of equity in your home, live in IL, IN, MO...read on! You can pay-off your mortgage sooner with the Home Stretch Mortgage, pay less interest, lower your payment, take cash out, it depends on your needs. Leverage your home's equity and make your dreams a reality with a choice of flexible terms.

Take a look at how these real members saved *and* paid off sooner.

\$479 less a month

PAYS OFF 14K IN CREDIT CARD DEBT

PAYS OFF HOME 1 YEAR EARLIER

Jasmin had \$14,000 in credit card debt and 11 years and \$81,000 left to pay on her mortgage. She was paying \$1,966 monthly, but we helped her pay off her credit card debt by rolling it into the new loan and her new monthly payment went DOWN by \$460. Additionally her loan will be paid off 1 year SOONER and **overall will save her \$73,044!** That's money that can go directly into savings, 401k, Roth, IRA or anything Jasmin decides!

\$291 less a month

PAYS OFF HOME 2 YEARS EARLIER

Carly and José had 17 years and \$109,600 left to pay on their mortgage. Their monthly payment was \$1,639. Their new monthly payment? It went DOWN to \$1,348, saving them \$291 a month. Additionally their home will be paid off 2 years sooner! **Overall savings \$6,984!**

\$123,120 savings!

PAYS OFF HOME 10 YEARS EARLIER

Cole and Amy wanted to pay off sooner and came in with 25 years left on their mortgage, while their payment did go up by \$124 a month their **overall savings is \$123,120! Goal achieved.**

\$10,164 savings!

+ 5,000 for home improvements

PAYS OFF HOME 2 YEARS EARLIER

Emily and Jacob wanted to do some home improvements and had two mortgages on their home. They now have one mortgage that will end 2 years earlier, \$5,000 for home improvements and will **save \$10,164 overall too.**

Call us today at **630.276.5555** or apply at **hacu.org**

- No application fees
- No closing costs
- No escrow required

Your Home Stretch Mortgage will never be sold or transferred

HealthCare Associates Credit Union has a strong reputation as an outstanding mortgage lender and offers many types of home loans for your needs. Our lending specialists are dedicated to finding the right loan—with the best rates, terms and costs—to meet your unique needs.

*Loans are subject to credit review and approval. Terms and conditions may apply. Owner occupied residences in IL, IN and MO only. Loan-To-Value must not exceed 70% of the appraised value. Minimum loan amount \$25,000 in new money to avoid closing fees. HACU must be in first position and the only mortgage.

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Online banking **hacu.org**

Pay bills, check balances & more

Telephone Teller **630.276.5726**
or 800.213.6445 (toll-free)

Contact Center **630.276.5555**
or 800.942.0158 (toll-free)

Naperville Branch
1151 East Warrenton Rd.
Naperville, IL 60563

Des Plaines Branch
249 South River Rd.
Des Plaines, IL 60016

Oak Lawn Branch
9640 South Pulaski Rd.
Oak Lawn, IL 60453

Winfield Branch
27W460A Chicago Ave.
Winfield, IL 60190

Palos Community Hospital
12251 S. 80th Ave.,
Palos Heights, IL 60463
(restricted access)