# Loan Rates
*APR = Annual Percentage Rate. Rates are subject to change without notice.

## Rates effective 6.1.2020

### Vehicle Loans

**Auto Loans**

<table>
<thead>
<tr>
<th>Model Year</th>
<th>2020 – 2018</th>
<th>2017-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>as low as</td>
<td>2.19% APR*</td>
<td>2.19% APR*</td>
</tr>
</tbody>
</table>

**BuyersChoice Auto Loan Program**

<table>
<thead>
<tr>
<th>Model Year</th>
<th>2020 – 2018</th>
<th>2017-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>as low as</td>
<td>3.19% APR*</td>
<td>3.19% APR*</td>
</tr>
</tbody>
</table>

### Personal Loans

**Signature Loans** from $1,000 to $40,000
as low as 7.90% APR*  
**Signature Loans** rate of 4.00% APR*  
**CD Secured Loan** rate is 3% above the securing CD  
**Credit Builder Loans** from $500 to $5,000
Rate of 5.00% APR*

1. All loans are subject to terms & conditions.  
2. No access to funds until loan is paid in full.

### Home Financing

**Home Equity Financing**

**100% Home Equity Loan**
up to 100% loan-to-value from $5,000 to $40,000
as low as 5.95% APR*

**85% Home Equity Loan**
up to 85% loan-to-value from $5,000 to $500,000
as low as 4.25% APR*

**Home Equity Line Of Credit (HELOC)**
$5,000 to $500,000 — variable rate adjusts quarterly
- 4.00% APR for lines of $50,000 – $500,000  
- 4.00% APR for lines of $5,000 – $49,000  
10-year term, balloon note, interest-only payments

### Visa® Credit Cards

**Visa Platinum** Rewards Program (no annual fee)
as low as 9.90% APR*  
**Visa Platinum Secured** Rewards Program (no annual fee)
as low as 15.60% APR*

### Student Loans

**Student Loan Refinancing**
Consolidate Federal & Private Student Loans into one payment*

**Private Student Loan**
Pay for ALL qualified education expenses*

1. Terms & conditions apply. Full disclosures will be provided as you apply & the loan is processed.

### Conventional Home Mortgages

**No PMI Mortgage**
Up to 90% loan-to-value. Available for refinances or purchases on loans from $40,000 up to, but not including, Jumbo Mortgages.
Terms & conditions apply, full details will be provided as you apply & the loan is processed. Available on applications applied for & later approved. Limited time offer.

**Home Stretch Mortgage for Refinancing**
NO CLOSING COSTS!
Up to 70% loan-to-value from $25,000 to $500,000
as low as 3.35% APR*

# Additional mortgage products are available nationwide.
For rates and information call Colin Ungstad at 630.383.0121. To apply, call 866.392.2376 (24-hours) or visit the mortgages page at hacu.org.

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