Loan Rates
*APR = Annual Percentage Rate.
Rates are subject to change without notice.
Rates effective 5.1.2021

Limited-time Promotional Rate

Vehicle Loans

Auto Loans

Model Year 2021 – 2019

as low as 2.19% APR*

Model Year 2018-2016

as low as 2.19% APR*

BuyersChoice Auto Loan Program

Model Year 2021 – 2019

as low as 3.19% APR*

Model Year 2018-2016

as low as 3.19% APR*

Motorcycles, Boats & RVs

Model Year 2021 – 2019

as low as 3.19% APR*

Model Year 2018-2016

as low as 3.69% APR*

1. All loans subject to credit qualifications and collateral value.
2. Minimum loan amount of $15,000.

Personal Loans

Signature Loans from $1,000 to $40,000

as low as 7.90% APR*

Shared Secured Loan 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.

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*

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 3.75% 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

Conventional Home Mortgages

No PMI Mortgage

Up to 90% loan-to-value. Available for refinance 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 pro-
cessed. 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 3.00% APR

2. Available to IL, IN, MO and WI residents. LTV (Loan-to-Value).
3. Closing costs may apply based on the loan amount
4. Rate is Variable, and may change Quarterly. Variable rate is Wall Street Prime rate. Rate for lines $5,000-$49,999 is Prime rate, rate for lines from $50,000-$500,000 is Prime rate minus 0.63%. Floor rate of 4.00% APR. No PMI Mortgages are available for a limited time, with a minimum of 10% or more of the home’s value in equity or down payment and an escrow account. Loans are subject to credit review, approval and program guidelines. Available on single family, owner-occupied residences only, with a minimum loan amount of $40,000 up to, but not including jumbo mortgages. 90% Loan-to-Value or lower. Terms and conditions may apply and rates are subject to change daily. Only new loan funding, not available for existing HACU loans. APR=Annual Percentage Rate

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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