

Vehicle Loans

New Autos Model Year 2018-2015¹

- as low as 2.29% APR* (36 months or less)
- as low as 2.59% APR* (37-60 months)
- as low as 3.09% APR* (61-72 months/\$20,000 min.)
- as low as 4.09% APR* (73-84 months/\$25,000 min.)

Used Autos Model Year 2014-2012¹

- as low as 2.79% APR* (36 months or less)
- as low as 3.09% APR* (37-60 months)
- as low as 3.59% APR* (61-72 months/\$20,000 min.)

Used Autos Model Year 2011-and older¹

- as low as 4.29% APR* (36 months or less)
- as low as 4.59% APR* (37-60 months)

Motorcycles, Boats, RV's¹

- as low as 3.29% APR* (36 months or less)
- as low as 3.59% APR* (37-60 months)

¹All loans subject to credit qualifications and collateral value.

Home Loans & Financing

100% Home Equity Loan²

Up to 100% LTV Loans from \$5,000 to \$40,000

- 6.45% APR* 5 year term
- 7.45% APR* 7 year term
- 7.95% APR* 10 year term

Home Equity Loan² *Promotion ends October 31, 2017*

Up to 85% LTV Loans from \$5,000 to \$500,000

- **as low as 4.25% APR* 5 year term**
- **as low as 5.25% APR* 10 year term**

Home Equity Line of Credit²

Up to 85% LTV Lines from \$5,000 to \$500,000

Variable Rate adjusts quarterly

- 0.50% above Prime³ \$50,000 & up.
- 1.00% above Prime³ \$5,000 - \$49,999

10-year term, balloon note

Interest-only payments

Home Stretch Mortgage for Refinancing²

No Closing Costs! Up to 70% LTV* Loans from \$25,000 to \$500,000

- 2.95% APR* 5 year term
- 3.25% APR* 7 year term
- 3.50% APR* 10 year term
- 3.75% APR* 15 year term

Home Mortgage Purchase or Refinance *not shown above*

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.

²Available to IL, IN, MO residents. LTV (Loan-to-Value). Closing costs may apply based on the loan amount.³ Prime Rate as listed in The Wall Street Journal. Floor rate of 4.00% APR.

Personal Loans

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

- **as low as 4.90% APR*** *Promotion ends September 30, 2017*

Share or CD Secured Loan

- Rate of 4.00% APR*

Credit Builder Loans from \$500 to \$5,000

- 5.00% APR* (12 or 24 month term)
- No access to funds paid down.

Student Loans

Student Loan Refinancing

- Consolidate Federal & Private Student Loans into one payment*

Private Student Loan

- Pay for ALL qualified education expenses*

For more information please visit the student loan pages at hacu.org

*Terms and conditions apply, full disclosures will be provided as you apply and the loan is processed.

Credit Cards

Visa® Platinum Card

- as low as 9.90% APR* with Rewards Program no annual fee

Visa® Platinum Secured Card

- as low as 15.60% APR* with Rewards Program no annual fee

Build your credit; credit limits of \$500 to \$2,000 are equal to your security deposit