### Auto Loans

**Model Year**
- **2021–2019¹**
- **2018-2016¹**

<table>
<thead>
<tr>
<th>Year</th>
<th>2021–2019¹</th>
<th>2018-2016¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR</td>
<td>1.94%</td>
<td>2.44%</td>
</tr>
</tbody>
</table>

**BuyersChoice Auto Loan Program**

<table>
<thead>
<tr>
<th>Model Year</th>
<th>2021–2019¹</th>
<th>2018-2016¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR</td>
<td>2.94%</td>
<td>3.44%</td>
</tr>
</tbody>
</table>

¹All loans subject to credit qualifications and collateral value.

### Personal Loans

**Signature Loans** from $1,000 to $40,000³

- 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 $5,000⁴

- Rate of 5.00% APR*

³All loans subject to terms & conditions.

⁴No access to funds until loan is paid in full.

### Motorcycles, Boats & RVs

**Model Year**
- **2021 – 2019¹**
- **2018-2016¹**

<table>
<thead>
<tr>
<th>Year</th>
<th>2021 – 2019¹</th>
<th>2018-2016¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>APR</td>
<td>2.94%</td>
<td>3.44%</td>
</tr>
</tbody>
</table>

### Home Financing

**100% Home Equity Loan**²,³
- up to 100% loan-to-value from $5,000 to $40,000

As low as 5.95% APR*

**85% Home Equity Loan**²,³
- up to 85% loan-to-value from $5,000 to $500,000

As low as 3.75% APR*

**Home Equity Line Of Credit (HELOC)**²,³ & ⁴
- $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

**No PMI Mortgage**⁵
- 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**²

NO CLOSING COSTS!

Up to 70% loan-to-value from $25,000 to $500,000

As low as 3.00% APR

²Available to IL, IN, MO and WI residents. LTV (Loan-to-Value).
³Closing costs may apply based on the loan amount.
⁴Rate is Variable, and may change Quarterly. Variable rate is Wall Street Prime rate. Rate for lines from $5,000-$49,999 is Prime rate, rate for Lines from $50,000-$500,000 is Prime rate minus 0.25%. 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

**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**

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

**Private Student Loan**

Pay for ALL qualified education expenses*

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

Federally Insured By NCUA.

The healthy way to bank®

hacu.org • 1151 East Warrenville Road • Naperville, Illinois • 800.942.0158