Vehicle Loans

Auto Loans
- Model Year 2021–2019
  - as low as 2.19% APR*
- Model Year 2018-2016
  - as low as 2.69% APR*

BuyersChoice Auto Loan Program
- Model Year 2021–2019
  - as low as 3.19% APR*
- Model Year 2018-2016
  - as low as 3.69% APR*

Motorcycles, Boats & RVs
- Model Year 2021–2019
  - as low as 3.19% APR*
- Model Year 2018-2016
  - as low as 3.69% APR*

Personal Loans

Signature Loans from $1,000 to $40,000
- as low as 6.90% 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*

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)
- up to 85% loan-to-value from $5,000 to $500,000
- $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 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

Student Loans

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

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

Private Student Loan
- Pay for ALL qualified education expenses*

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

Visa®

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*

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

The healthy way to bank

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