

 **Vehicle Loans**

**New Autos Model Year 2018-2016<sup>1</sup>**

- as low as 2.49% APR\* (36 months or less)
- as low as 2.79% APR\* (37-60 months)
- as low as 3.29% APR\* (61-72 months/\$20,000 min.)
- as low as 4.29% APR\* (73-84 months/\$25,000 min.)

**Used Autos Model Year 2015-2013<sup>1</sup>**

- as low as 2.99% APR\* (36 months or less)
- as low as 3.29% APR\* (37-60 months)
- as low as 3.79% APR\* (61-72 months/\$20,000 min.)

**Used Autos Model Year 2012-and older<sup>1</sup>**

- as low as 4.49% APR\* (36 months or less)
- as low as 4.79% APR\* (37-60 months)

**Motorcycles, Boats, RV's<sup>1</sup>**

- as low as 3.49% APR\* (36 months or less)
- as low as 3.79% APR\* (37-60 months)

<sup>1</sup>All loans subject to credit qualifications and collateral value.

 **Home Loans & Financing**

**100% Home Equity Loan<sup>2</sup>**

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 Loan<sup>2</sup>**

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

- as low as 4.45% APR\* 5 year term
- as low as 5.45% APR\* 10 year term

**Home Equity Line of Credit<sup>2</sup>**

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

Variable Rate adjusts quarterly

- 0.50% above Prime<sup>3</sup> \$50,000 & up.
- 1.00% above Prime<sup>3</sup> \$5,000 - \$49,999

10-year term, balloon note

Interest-only payments

**Home Stretch Mortgage for Refinancing<sup>2</sup>**

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](http://hacu.org).

<sup>2</sup>Available to IL, IN, MO residents. LTV (Loan-to-Value). Closing costs may apply based on the loan amount.<sup>3</sup> 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\***

**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](http://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*