Loan Rates
*APR = Annual Percentage Rate.
Rates are subject to change without notice.
Rates effective 01.01.2024

Vehicle Loans

<table>
<thead>
<tr>
<th>Auto Loans</th>
<th>Model Year</th>
<th>2024– 2022¹</th>
<th>2021-2019¹</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>as low as ..........</td>
<td>5.99% APR*</td>
<td>6.49% APR*</td>
</tr>
</tbody>
</table>

BuyersChoice Auto Loan Program

<table>
<thead>
<tr>
<th>Model Year</th>
<th>2024 – 2022¹</th>
<th>2021-2019¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>as low as</td>
<td>6.99% APR*</td>
<td>7.49% APR*</td>
</tr>
</tbody>
</table>

Motorcycles, Boats & RVs

<table>
<thead>
<tr>
<th>Model Year</th>
<th>2024 – 2022¹</th>
<th>2021-2019¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>as low as</td>
<td>6.99% APR*</td>
<td>7.49% APR*</td>
</tr>
</tbody>
</table>

¹All loans subject to credit qualifications and collateral value.

Personal Loans

Signature Loans from $1,000 to $40,000²
as low as ............................................. 8.90% 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 $5,000³
Rate of ..................................................... 5.00% APR*

²All loans are subject to terms & conditions.
³No 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

100% Home Equity Loan²,³
up to 100% loan-to-value from $5,000 to $40,000
as low as .................................................. 8.25% APR*

85% Home Equity Loan²,³
up to 85% loan-to-value from $5,000 to $500,000
as low as .................................................. 6.99% APR*

Home Equity Line Of Credit (HELOC)², ³ & ⁴
$5,000 to $500,000 — variable rate adjusts quarterly
• 8.25% APR for lines of $50,000 – $500,000
• 8.50% APR for lines of $5,000 – $49,000
10-year term, balloon note, interest-only payments

Conventional Home Mortgages

No PMI Mortgage⁵
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.

Home Stretch Mortgage for Refinancing²
NO CLOSING COSTS!
Up to 70% loan-to-value from $25,000 to $500,000
as low as .................................................. 5.65% 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 $5,000-$49,999 is Prime rate, rate for Lines from $50,000-$500,000 is Prime rate minus 0.25%. Floor rate of 5.00% 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. All loans are subject to credit review, approval and program guidelines. Terms and conditions may apply and rates are subject to change daily. APR=Annual Percentage Rate.
⁵No access to funds until loan is paid in full.

Visa® Credit Cards

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