

Loan Rates

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

Limited-time Promotional Rate

Rates effective 05.01.2025

Vehicle Loans

Auto Loans

Model Year	2025- 2023 ¹	2022-2020 ¹
as low as	4.99% APR*	4.99% APR*

BuyersChoice Auto Loan Program

Model Year	2025 - 2023 ¹	2022-2020 ¹
as low as	6.29% APR*	6.79% APR*

Motorcycles, Boats & RVs

Model Year	2025 - 2023 ¹	2022-2020 ¹
as low as	6.29% APR*	6.79% APR*

¹All loans subject to credit qualifications and collateral value.

Personal Loans

Signature Loans from \$1,000 to \$40,000⁵

as low as 9.90% 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 \$5,000⁶

Rate of 5.00% APR*

³All loans are subject to terms & conditions.

⁴No 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

Home Equity Financing

85% Home Equity Loan²⁻³

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

as low as 6.54% APR*

100% Home Equity Loan²⁻³

up to 100% loan-to-value from \$5,000 to \$40,000

as low as 7.80% APR*

Home Equity Line Of Credit (HELOC)^{2, 3 & 4}

\$5,000 to \$500,000 — variable rate adjusts quarterly

- 7.25% APR for lines of \$50,000 – \$500,000
- 7.50% APR for lines of \$5,000 – \$49,000

10-year term, balloon note, interest-only payments

Home Stretch Mortgage for Refinancing²

NO CLOSING COSTS!

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

as low as 5.20% APR

Conventional Home Mortgages

First Mortgage Loans⁵

Up to 90% loan-to-value. Available for refinances or purchases on loans from \$40,000 up to, but not including, Jumbo Mortgages. Save money on PMI with no PMI mortgage options.

Terms & conditions apply, full details will be provided as you apply & the loan is processed.

Additional mortgage products are available nationwide.

For rates and information or to apply, call our trusted mortgage partner, CUMA, at 844.323.2274 (24-hours) or visit the mortgages page at hacu.org.

2. Available to IL, IN, MO and WI residents. LTV (Loan-to-Value). 3. Closing costs may apply based on the loan amount
4. Rate 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. 5. 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



ESI Federally Insured By NCUA.

The healthy way to bank®