



**HEALTHCARE  
ASSOCIATES  
CREDIT UNION**

The healthy way to bank®

# PULSE

APR, MAY, JUNE 2019

Not getting enough interest at  
your other financial institution?

We've got a super hero rate to help.

Open a CD, IRA or ESA

deposits of \$500-\$25,000.

**4.0%** CLICK HERE FOR A  
LIST OF ALL OUR  
SAVINGS RATES  
APY\*  
FOR  
**40** LIMITED TIME  
OFFER  
MONTHS

[CLICK HERE TO FIND YOUR CLOSEST BRANCH](#)

**STOP BY any HACU Branch to open an  
account or call 630.276.5555 for more  
information while this super special lasts!**

\*APY=Annual Percentage Yield reflects the effective rate earned due to compounding of interest. Compounded monthly; paid monthly. Penalties apply for early withdrawal, penalty may reduce earnings. \$500 minimum to open, new money only, and does not apply to existing HACU deposits. Rate quoted of 4.00% is for a 40 month term of new money up to a maximum of \$25,000 by member social security number. At maturity, CD renews into a 36 month CD. Rate is based on the balance tier from your balance at time of renewal and the rate in effect at time of renewal. Available on CDs, IRAs and ESAs. Rates subject to change without notice. Terms and conditions may apply. Limited time offer. Please contact a Member Services Representative for details.

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PRESIDENT'S MESSAGE

As we begin to thaw from this historically cold winter here in Chicagoland, we're constantly reminded that spring is a season for renewal. We get more hours of daylight and we begin to set the rhythm for the year. We begin spring cleaning, and set projects for our homes. We begin to plan summer vacations and plan for outdoor activities with the (hopefully) warmer weather. We revisit with our neighbors and we, ourselves feel reinvigorated with the change of the season.

We here at HACU are feeling the same way as we celebrate our 40th anniversary. We've helped members recover from holiday spending and are bringing some historically high CD rates so our members can make the most of their savings. With 4% for 40 months, we're making it so everyone can take advantage of one of the highest CD rates in the country. We want you to know that we can help you with your projects, plans and dreams. From loans to cover everything from your home to your vacations and ways to save for the everyday and your staycations, HACU has got you covered.

In addition to products and services, we continue to make improvements in our branches, including a new move from our old Oak Lawn

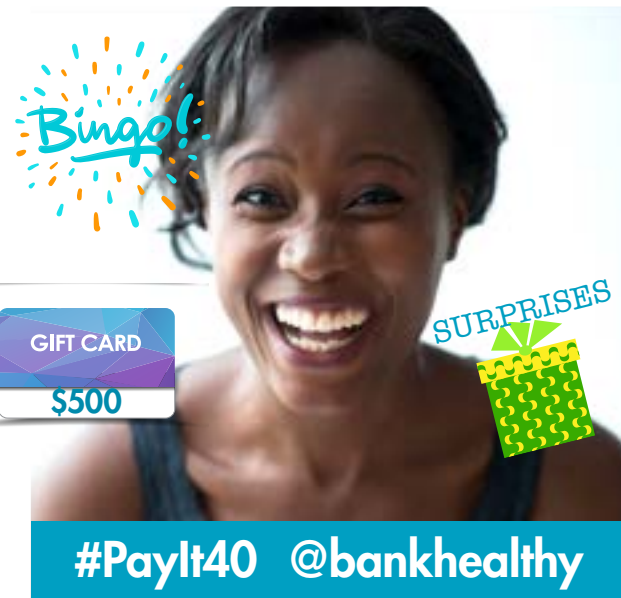
branch to a new, state of the art facility in an updated location. We're also celebrating new and exciting partnerships all across the country. With members in all 50 states and Puerto Rico, we make sure to deliver superior financial products and experiences. With new relationships with groups in Tennessee, Louisiana, Florida and Wisconsin, we strive to make sure our members have access to financial literacy and wellness solutions in addition to great financial products.

With our 40th Anniversary, we are celebrating all the ways we help our members and their families. Look for exciting ways that we will #PayIt40 to our members, and don't forget to share with us ways that you Pay It Forward in your everyday lives. Share with us your stories over the phone, via email or social media, or in person! With every story, you can be entered to win one of our #PayIt40 quarterly prizes.

Whether you have been a member for the last 39 years or you are a new member, thank you for your trust in HealthCare Associates Credit Union. We appreciate the opportunity to serve you and your family and look forward to helping you make 2019 the best year yet.

Joseph J. Kregul | President/CEO

## HACU GIVES BACK #PayIt40 @bankhealthy with healthy savings to fit your lifestyle and your wallet! Check out all the specials



### Free Checking Accounts with a 3% APY\* return and Rewards

Did you know that to date we've paid over \$100,000 in dividends on our checking accounts since we decided to add interest to HACU's Free Checking Account? It's never been easier or more profitable to use a HACU checking account! You can use My247 digital banking whenever it's most convenient; transfer funds, pay bills, turn your card on or off, enhance security with mobile face recognition, receive low balance alerts and truly achieve financial wellness.

**Like a 401K employer match...don't miss out on free money. Visit an HACU branch to open your account, play Financial Bingo and maybe receive a random act of kindness.**

[CLICK HERE TO FIND OUT MORE ABOUT FREE CHECKING](#)

APY = Annual Percentage Yield. Business Checking accounts are not eligible for the high interest return. The dividend rate and APY may change at any time. No minimum balance required to earn the 3.00% APY. Monthly requirements to earn 3.00% APY: direct deposit equal or greater than \$500, a minimum of 12 Debit/Check Card transactions per month (Pending transactions and ATM transactions not included), enroll in My247, login once monthly, and consent to receive e-Statements. Balances up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will not earn dividends. Fees could reduce earnings. Terms and conditions may apply.



### April is National Credit Union Youth Month

Open a savings account for your kids or grandkids this month during Youth Month!<sup>1</sup> We'll give them a **piggy bank<sup>3</sup>** and **\$25** deposited into their account.<sup>2</sup>

Our young members have limitless potential, and financial education can be instrumental in helping them achieve it. This April, celebrate National Credit Union Youth Month with our 2019 theme: "The future is yours... Picture it! Save for it! Share it!"

Together, we're encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there. By staying true to credit union philosophy in an engaging new way, we can set our young members on the path to financial education, understanding and security.

**Let's start saving for their future today.** Open a Youth Account this April at any HACU branch!

[CLICK HERE TO FIND YOUR CLOSEST BRANCH](#)

1. This promotion is for kids under 18. 2. HACU will deposit a total of \$25 into their account; \$5 to open their membership, plus \$20 — which is on hold for 6 months. Early account closing fee will apply if closed within 90 days. Account must be opened at a HACU branch. 3. Piggy Banks available while supplies last. WARNING: CHOKING HAZARD – Not suitable for children under 3 years. Promotion ends April 30, 2019

## 40 years of banking healthy and member service. 1979-2019



### #PayIt40 @bankhealthy-Pay It Forward

Remember to share your Pay it Forward stories whether you're the recipient or the giver of an act of kindness on social media with #PayIt40 and tag us @bankhealthy for entries. HACU is giving back to members throughout the entire year. Let us make your day whether it's with a free checking account, financing your dreams or something random, surprising and uplifting.

**Visit us on social media for a feel good moment and an entry!** Don't miss out on the good vibes and chances to win a #PayIt40 \$500 gift card!

← Take a look at a few of our social media posts! They put a smile on our faces and we want you to enjoy them too.

[CLICK HERE TO LEARN ABOUT PAYING IT FORWARD](#)



OR VISIT HACU.ORG TO APPLY

### May - June Refinances and used car purchases - SAME EXTRA LOW RATE AS NEW CARS!

We'll look under the hood and make sure you have the best rate.

- Complementary consultation
- **A rate that's as low as new car rates**
- The chance to be one of 2 people to **have one month's car payment made by HACU** as a #PayIt40 from us!<sup>6</sup>
- New or used—same great rate<sup>4</sup>
- Terms up to 84 months to fit your budget<sup>3</sup>
- Option to defer your first payment for 90 days<sup>2,4</sup>
- Healthy auto protection choices for your peace of mind

[CLICK HERE TO FIND OUT MORE!](#)

1) APR = Annual Percentage Rate, rate special is available from May 1, 2019 through June 30, 2019. 2) Three Months without payments is defined as 90 days. This is a payment deferral. If you choose to defer payments for 90 days, the first payment will be due approximately 90 days from the date of funding. Interest will accrue during this payment deferral. Qualifications apply. 3) Vehicles from 2014-2016 do not qualify for 84 month term. Minimum loan amount for 84 month term is \$25,000. Member Loyalty Discounts apply. 4) Eligibility based on collateral value and subject to credit qualifications. Only available on model years 2014 and newer. Not available on existing vehicle loans currently with HealthCare Associates Credit Union. 5) For Official Contest Rules see a Member Service Representative or visit the HACU #PayIt40 page at hacu.org. 6) To qualify for the random #PayIt40 act of kindness for the one month car payment paid by HACU, you must open a new HACU auto loan during the promotional period May 1-June 30, 2019.



## Oak Lawn Branch is Relocating

**Please note** that the last day the branch located at 9640 S Pulaski Rd., Oak Lawn IL will be open for business is Friday, April 26th, 2019, with early closing hours of 3:00pm.

**Beginning April 29th, the new location will be:**

4710 W 95th Street, Suite A2

Oak Lawn, IL 60453

**The new lobby hours will be:**

Monday:	9 am - 5 pm	New Hours!
Tuesday:	9 am - 5 pm	New Hours!
Wednesday:	9 am - 12:30 pm	New Hours!
Thursday:	8 am - 6 pm	
Friday:	8 am - 6 pm	New Hours!
Saturday:	9 am - 12:30 pm	New Weekend Hours!



*The exterior*



*Personal Service with a Teller*



*Spacious Lobby*



*Cheerful Lounge Area*

## We know that not everyone can get to a HACU Branch

That's why we provide you access to over **5,000 branch locations nationwide** through our Shared Branch Network of Credit Unions—CO-OP. Which makes HealthCare Associates Credit Union one of the most convenient financial institutions in the world. Through this CO-OP network you can transact credit union business without having to go to an actual HACU Branch location if you are traveling, running errands or even if you move out of State.

**At any Shared Branch location you can:**

- Make deposits
- Withdraw money
- Cash checks
- Transfer funds
- Make loan payments
- ... and more!

**Just remember** you should continue to contact HealthCare Associates Credit Union directly about:

- Account statement questions
- Account inquiries
- Direct Deposit or Payroll Deduction
- Loan and Savings Rate
- Opening a new product

**Locate a branch near you with the ATM & Branch Locator at [hacu.org](http://hacu.org)**



## Also we provide eServices to bring the branch to you

There is no better way to manage your accounts easily than with My247 Digital Banking.

- Make Transfers
- Deposit Checks
- Control Your Cards
- Pay Your Bills
- Apply for a Loan
- View your eStatements—sign up on Earth Day, April 22nd!
- Set Savings Goals
- ... and more!



**[CLICK HERE TO LEARN MORE ABOUT ESTATEMENTS](#)**

## ATMs? With your HACU Membership you have access to over 75,000 Surcharge Free ATMs.

Located around the world, in national and regional retailers such as Speedway, Target, CVS/pharmacy and Walgreens (Non-chase ATMs only within Walgreens).

You can make withdrawals and transfers at ATMs in all 50 states and make deposits at participating locations.

**Locate a Surcharge Free ATM near you with the ATM & Branch Locator at [hacu.org](http://hacu.org)**

Online banking **[hacu.org](http://hacu.org)**

Pay bills, check balances & more

Telephone Teller **630.276.5726**  
or 800.213.6445 (toll-free)

Contact Center **630.276.5555**  
or 800.942.0158 (toll-free)

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**Naperville Branch**  
1151 East Warrenville Rd.  
Naperville, IL 60563

**Des Plaines Branch**  
249 South River Rd.  
Des Plaines, IL 60016

**Oak Lawn Branch**  
**See Details on this page in the upper left.**

**Winfield Branch**  
27W460A Chicago Ave.  
Winfield, IL 60190

**Palos Community Hospital**  
12251 S. 80th Ave.,  
Palos Heights, IL 60463  
(restricted access)