

#PayIt40 *New!* The No PMI Mortgage

**Purchase or
refinance a home
with as little as**

10%
down/equity¹

**CLICK HERE
TO FIND
OUT MORE**



Save yourself the high cost of Private Mortgage Insurance (PMI). PMI payments can cost borrowers from \$150-\$300 each month. That's \$24,000-\$43,000 or more over the course of your loan, and that is in addition to your mortgage payment and escrow account. Let us help you keep your payments in the healthy range. Lets unlock the power of 10%! ¹

Call us at 630.276.5555 • press 5

1) 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. PMI examples may vary and depend on your loan size, down payment and credit score. Loans are subject to credit review, approval and program guidelines. Available on owner occupied; primary residence single family; homes, condominiums and town homes 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.

**Lots of home equity? We have
products for you too! Call us at
630.276.5555 • press 5**

Loans are subject to credit review, approval and program guidelines. Available on single family, owner-occupied residences in IL, IN, MO and WI. Terms and conditions may apply and rates are subject to change. Only new loan funding, not available for existing HACU loans.

**CLICK HERE
TO FIND
OUT MORE**



HACU Pays It Forward with Cruises!

The Nurses Week and our #PayIt40 Campaigns are putting smiles on everyone's faces. In addition to helping our members into new cars and homes, and providing financing for their lives; we added chances to win cruise certificates and lots of other giveaways and prizes to celebrate our 40 years.

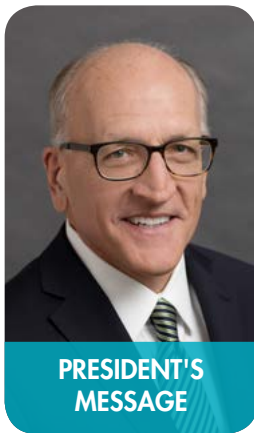
Keep using social media to share your Pay It Forward stories with #PayIt40 @bankhealthy for more chances to win. Find out more at hacu.org.

"HACU has helped me immensely during my 40 years as a member. They make me feel special" -Normandie



HACU presents a cruise certificate to celebrate 40 years of healthy banking. Bon Voyage!





**PRESIDENT'S
MESSAGE**

After the very cold winter, and then very wet spring we have had in Chicagoland, I hope this copy of the Pulse finds you enjoying warmer and more pleasant weather. Whether it's enjoying a fun summer vacation or planning on staying local and enjoying the longer days and warmer weather, HealthCare Associates Credit Union wants you to know, we'll be there for you.

**We'll
be there
for you.**

Your summertime goals might consist of home improvements, putting a fun vacation together, planning events like weddings, graduations or even sending loved ones off to college. Regardless of what your plans entail, HACU has products and services designed around helping you. We're working hard to ensure we offer you great products and access to free financial literacy and wellness for the whole family. And now is the best time to get in on the fun of our 40th anniversary. As you read through this issue, you'll see some of the wonderful celebrations and giveaways that members just like you are enjoying.

We also have you covered with extraordinary access to your accounts. Whether it's going down the street to run errands, or out in another state on vacation, HealthCare Associates gives you complete access through shared branching, a network of over 5,700 partner credit unions where you can do business at with your HACU membership. And don't forget the over 75,000 sur-charge free ATMs providing you access to your money. So be sure to include us in your wallet, wherever your summer plans take you.

Keep on the lookout for exciting ways that we keep #PayingIt40 to our members. You can get in on the fun and gain entries for prizes by sharing your story with us on how you Pay It Forward in your everyday lives. Share 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. Have a happy and safe summer.

Joseph J. Kregul | President/CEO

Ticking all the boxes with **Totally Free Checking**

- ✓ **Rewards** while using your Visa Check Card
- ✓ **3% Yield offer*** on balances up to \$10,000
- ✓ **Easy** digital My247 access

- ✓ **No** minimum balance
- ✓ **No fees**—monthly or annual
- ✓ **Free Checks**—one basic box annually

**CLICK HERE TO
START SAVING
TODAY**



There are very few banks or credit unions that offer so much to their customers or members. You may think that receiving the promise of cash to open

an account is the best, but as many find out, in the end it could be a costly mistake as the fees and other charges negate what you received over time. HACU wants you

to **love your checking account forever** and believes that value over time gives members the best reward.

Consider that when you open your account we pay for your checks, not once but every year if you need them. We don't ask you to keep a minimum balance or charge you a monthly or annual fee. Everyone who has an HACU Visa Check Card can also earn Rewards Points every time they use their card for a signature based transaction.

Easy things to do to earn **3% APY** on your balances up to **\$10,000***

- ✓ **Use direct deposit** (just let your employer know to direct deposit your check to your checking account - super easy)
- ✓ **Use your Check Card for at least 12 transactions a month** (that's just weekly gas, groceries and lunch or coffee)

- ✓ **Enroll in My247** (which is just your digital access to the account) **and use it once a month**
- ✓ **Receive eStatements** (which is the most secure and ecological way)



*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. You may order one box of basic checks annually at no charge. Terms and conditions may apply.

Future, present or past we're here to help.



Signature Loans at HACU are as unique as you are. Whether it's planning for college in the fall, remodeling your kitchen, an unexpected expense, or consolidating debt, we can put you on the path to achieving your vision with the money you need.*

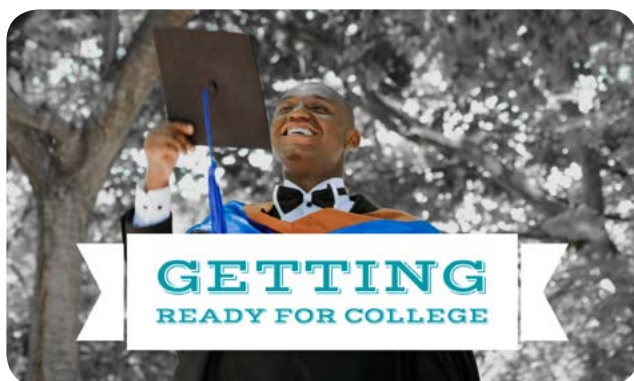
Application is quick and easy with your choice of either digital application online at hacu.org or speaking one-on-one with a loan officer by calling **630.276.5555 • then pressing 5.**

[CLICK HERE](#)

Apply for your special **#PayIt40** rate AS LOW AS **6.90% APR***

*APR=Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness and qualifications. Excludes current signature loans financed through HACU. Flexible payment options available for qualifying members. Payment example: 12-24 month term, rate of 6.90% APR, \$86.49 per \$1,000 borrowed. The 6.90% APR is only available for terms from 12-24 months. Creditworthiness and terms determine your rate on Signature Loan applications received between July 1 - August 30 2019.

Students and graduates embarking on the future!



PRIVATE STUDENT LOANS*

[CLICK HERE](#)

After you apply for FASFA, Scholarships, Grants and Work-study jobs. Let us help you with your remaining student expenses for the upcoming year; tuition, room & board, books, and even computers.

- Flexible Rates and Terms to fit your budget
- Academic discounts
- 0.25% interest rate reduction for auto payments
- Up to \$80,000 for undergrad
- Up to \$100,000 for graduate



STUDENT LOAN REFINANCING*

[CLICK HERE](#)

Let HACU help you pay off your federal and private student loan debt by **refinancing it at a lower rate.** Simplify your existing student loans into one lower monthly payment and reduce your interest rate.

- Flexible Rates and Terms to fit your budget
- Interest only repayment options
- 0.25% interest rate reduction for auto payments
- Up to \$100,000 for undergrad
- Up to \$100,000 for graduate

Apply for a Student Loan at **hacu.org** for free in under 15 minutes.

Have a Question about Student loans? **888-549-9050** Monday to Friday: 8:00 AM - 7:00 PM CT or visit hacu.org and search "Enrich" for financial education including student loans.

*Terms and conditions apply. Borrowers must meet HealthCare Associates Credit Union's credit and income requirements to qualify for a loan. Certain membership requirements (including the opening of a share account, a minimum share account deposit and any applicable association fees in connection with membership) may apply in the event that an applicant wishes to accept a loan offered from HealthCare Associates Credit Union.

*Refinancing is only available for applicants with qualified private and/or federal education loans from an eligible institution. Please be aware you may potentially lose certain benefits associated with your federal student loans by refinancing with private loans. We strongly advise you to review and understand your options and the benefits of refinancing your federal loans before doing so.

HACU's New State Of The Art Oak Lawn Branch Is A Hit!

A great time was had by all: Gift baskets, breakfast snacks, bagel sandwiches, balloons and HACU swag; including umbrellas, cute HACU stethoscope pens, totes, prize drawings, toys for the kids, gift card drawings, hugs, lots of smiles and of course healthy banking!



A pen as cute as I am!

Gift Baskets

Bank Healthy®

hacu.org My247 Digital Banking

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	Des Plaines Branch	Oak Lawn Branch	Winfield Branch	Palos Community Hospital
1151 East Warrenville Rd. Naperville, IL 60563	249 South River Rd. Des Plaines, IL 60016	4710 W 95th Street Oak Lawn, IL 60453	27W460A Chicago Ave. Winfield, IL 60190	12251 S. 80th Ave. Palos Heights, IL 60463 (restricted access)

This newsletter is a quarterly publication of HealthCare Associates Credit Union. The credit union reserves the right to add, change or delete services in accordance with applicable regulation; and all rates and terms are subject to change without notice. HACU is not responsible for omissions, errors or other information inconsistent with policy.



ESI EXCESS SHARE INSURANCE
Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.

