



**HEALTHCARE
ASSOCIATES
CREDIT UNION**

The healthy way to bank®

PULSE

OCT, NOV, DEC 2018

Make Home Ownership as Easy as Child's Play

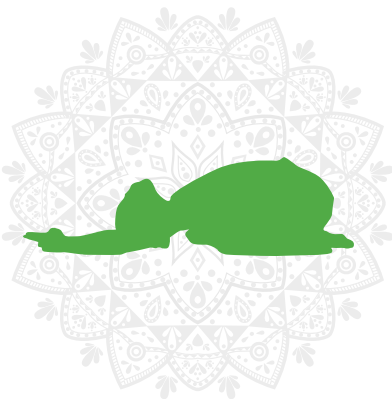
GIFT CARD UP TO \$250 | FREE CONSULTATIONS | RESOURCES



Make Home Ownership as Easy as
Child's Play

Challenge #5

September 1- October 31, 2018



Child's Pose

We hope to put you in the company of our
members who've leveraged their equity,
bought their first home or lowered their
payments and saved thousands.

CHALLENGE #5: Make Home Ownership as Easy as Child's Play.

YOUR GOAL: Evaluate your home ownership goals and
financials to make sure you're in the best place you can be.

OUR OFFER:

FREE RESOURCES

Free 'What's Best For Me?' Consultation

Home Inspection [Checklist](#)

First Time Mortgage [Resource Center](#)

[Enrich](#)—Interactive home ownership

A GIFT CARD—UP TO \$250¹

To go with your new HACU home financing

YOUR HOME FINANCING OPTIONS²

[Mortgages](#) for Purchases and Refinancing

[Home Stretch Mortgage](#)

[Reverse Mortgages](#)

[Home Equity Loans](#)

[Home Equity Lines of Credit](#)

ENTER TO WIN the Yogi Challenge for a chance to win a prize
valued up to \$500! [SIGN UP](#) and learn more at [hacu.org](#)

INCREASE YOUR CHANCES OF WINNING by posting on
social media [#hacuyogi](#) and tag us [@bankhealthy](#)

¹Mortgages, Home Equity Loans and Home Equity Lines of Credit applied for during the promotional period of September 1- October 31, 2018 and later approved and funded will qualify for a gift card. A \$250 Gift Card will be awarded to each qualifying Mortgage, Home Equity Loan/Line of Credit of \$30,001 or more and a \$150 Gift Card for those of \$30,000 or less. Reverse Mortgages are excluded from receiving a promotional gift card. Home loans currently financed with HACU do not qualify for the promotion. ²Some HACU real estate products are only available in IL, IN, MO and WI. For Official Contest Rules see a Member Service Representative or visit the HACU Yogi Challenge page at [hacu.org](#) MKT_YC5 HACU ©092018



The Yogi Challenges will lead you to wellness for your mind, body, soul and finances! Studies show that our financial health contributes more and more to our overall health. Join HACU this year for our Yogi Challenge to help attain knowledge, offers, prizes, overall health and have some fun along the way. [SIGN UP TODAY at hacu.org](#)

Help support others in the challenge by posting about your financial goals, overall goals, accomplishments or even your yoga poses or by posting on social media with [#hacuyogi](#) tag us [@bankhealthy](#)



President's Message

It's incredible to think we are nearing the end of 2018! It feels like the year has flown by and I hope you have made good use of it. We at HealthCare Associates Credit Union certainly have tried. With 2018 winding down, I'd like to take a moment to thank you for your trust and belief in us here at HACU. Your trust is taken very seriously here and everything we do here is done with you, our member in mind.

So, what did we do this year? Well, we kicked off 2018 with a very big bang with our new Digital Banking Platform, My247. This was designed to enhance your online and mobile banking experience and provide you with many new and improved tools to Bank Healthy®. We also introduced our improved Totally Free Checking, so you can earn 3% interest on your balances simply by banking with us! This is something that members have been asking for and we are

very happy to deliver on it. We also added a new product to appeal to the drivers who love leasing with our BuyersChoice Auto Loan and so much more!

If I was to go through all of the enhancements and improvement we did in 2018, it would be 2019 by the time you got through the list, so let's just say, we made (and will continue) to make improvements and enhancements to our offerings here at HACU. And we're already busy planning for next year, where HACU will turn the big 40! Needless to say, you'll continue to see the same growth and dedication from us as we serve you and your family in future years.

So with this, I sincerely thank you for banking with us here at HealthCare Associates Credit Union. We are honored to have a relationship with you. We wish you the absolute best for the upcoming holiday season and look forward to sharing success in 2019!

Joseph J. Kregul | President/CEO

Ensuring you and your family have the right tools to achieve a sense of financial wellness with the best products and services.



Confessions and tips from your fellow shopaholic! I confess to you that I am IN LOVE with pumpkin spice and anything winter wonderland during the fall and winter seasons! Not my usual confession, I know.

I'm heading into the fall with my finances in pretty good shape, I even resisted going crazy on my fall wardrobe. WHO AM I?

My newest goal is to channel the Property Brothers and "reno" my kitchen before Thanksgiving. Alex and I chose a home equity line of credit during the Yogi #5 challenge and as I write this; our contractor is installing the marble counter and tomorrow our subway tile goes up! I think the best part may be that we now have a line of credit for the future too, so the next time adulting gets out of control—we'll be ready.

I love the \$250 gift card and once again the free consult helped us to decide 'what's best for us'. Do you know how much equity you have in your home? The consultation opened our eyes to all the things we could do with our equity that we never knew.

Now, if I could win one of the sweet Yogi Gift Baskets with a \$300 gift card, I'd be all set to buy the new dishes that I've been dreaming about. But seriously the big win for me is that I'm now in control of my finances and I'm not the crazed shopaholic I once was. WHAT!? Don't get me wrong, I still get a thrill when I see an awesome deal but it's all about balance now. Shop, save, plan, and keep your eye out for ways to make your life healthier. Alex and I work together now (we even compete to see who can save the most) and although I can't say we never disagree about our finances, I don't know the last time it wasn't productive!

Over the course of the year and the Yogi Challenges we've learned a lot, saved a lot and plan to finish strong with—YES SHOPPING for the holidays! You know I'll be all over the double rewards points this November and December for Yogi Challenge #6! I'll be using both my credit and my debit/check card to rack up the rewards points. Wait...2 cards, double rewards on both... it's like 4 times the savings! I think a win over Alex is in my future, if you want to win with double rewards too check out the details for Yogi #6. (Continued on page 3)

Remember to help support others #hacuyogi and tag us @bankhealthy Find out more or join the challenge at hacu.org

For the Kids—ALL October it's a sweet time to save at HACU!



Get your little super heros, trolls and princesses started with the magic of savings. We'll make the initial \$5 deposit to open their account, establish their membership and give them a trick-or-treat bag with goodies inside.* Together we can teach the young kids in your family how to be super savers and establish healthy financial habits early in life.

Visit a HACU branch this October—it's Halloween all month and we love to see the kids!

*\$5 is deposited into the new savings account. Monthly account maintenance fee will be waived until 18 years of age. Early account closing fee will apply if closed within 90 days of opening. To qualify for this promotion you must be under the age of 18, and live in a HACU community charter area or be a member of the immediate family or household of a current HACU member. Promotion runs October 1-31, 2018. While supplies last. Please note that the goodies may contain: milk, egg, peanut, tree nut, wheat, and/or soy or other allergens.



EMERGENCY NURSES WEEK™
October 7–13, 2018

EMERGENCY NURSES DAY®
Wednesday, October 10, 2018

Thank you to all of our great ER Nurses—you are amazing! #ENWeek
During Emergency Nurses Day let's all express our gratitude for their dedication and strength.

Let's all participate in #ENDay and take a few moments to let them know how special they are. Give yourself, your co-workers, or the emergency nurses who've made a difference in your life appreciation during Emergency Nurses Week.



The 2018 Yogi Challenge

has taught me that I am the hero of my finances – and you are too! That's what Yogi Challenge #6 is all about. Be the hero of your finances during the challenge and stay within your holiday budget and get double reward points. Then continue to be the hero of your finances moving forward! HACU has helped us pave the way and now it's up to us to keep going.

From your resident shopaholic and everyone at HACU, Namaste—which means "I bow to you". Congratulations on your financial successes and becoming an HACU Yogi this year. Good luck for Challenges 5 & 6!

Thank you HACU!

Signed your Resident Shopaholic.

#1 Financial Warrior



Jessica!

#2 Next Plateau



Pam!

#3 Lighten Finances



Todd!

#4 Financial Balance



Annette!

#5 Easy Homeownership



Coming Soon!

#6 Budget & Be Rewarded



Maybe You!

BE REWARDED ONCE, TWICE OR THREE TIMES IF YOU'RE LUCKY!

1. You'll receive **Double Rewards Points** for each qualifying HACU Visa purchase on both **Credit and Debit/Check Cards** November through December!*
2. Have a chance to be the next **Yogi Winner**, everyone who completes their online 'I Made My Goal' form for YC6 will be in the gift basket drawing.
3. **Super Bowl tickets** anyone? Use your Visa during the Visa NFL Sweepstakes and automatically receive one (1) Sweepstakes entry for each eligible Visa purchase!**

DOUBLE REWARDS

ON BOTH CREDIT & DEBIT CARDS!
SIGNATURE BASED TRANSACTIONS ONLY

STARTING THIS NOVEMBER you'll be rewarded with Double Rewards Points while you do your holiday shopping.

CREDIT CARD: [Apply at hacu.org](http://hacu.org) today if you don't already have a HACU credit card in your wallet, that way you won't miss a day of Double Rewards.

DEBIT CARD: Call 630.276.5555 to open a [Totally Free Checking Account](#) and apply for your debit card.

*Double Rewards Points on signature based credit card and debit card purchases from 11/01-12/31/2018. Cash Advances, PIN and POS transactions, gambling and car dealership purchases are not eligible for this promotion. Go to hacu.org for more details on the Double Rewards Promotion or the HACU Checking Account.

USE YOUR VISA FOR A CHANCE TO WIN THE ULTIMATE SUPER BOWL LIII FAN EXPERIENCE



Two (2) tickets to Super Bowl LIII



Pre-game coin toss experience*



A \$1,000 private shopping spree with an NFL player



Air, hotel and ground transportation in Atlanta, GA

VISA
proud sponsor

****NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA 2018 NFL SWEEPSTAKES.** Open only to legal residents of the 50 U.S. & D.C. 18 or older. Void in PR. and where prohibited. Ends 11/15/18. For full Official Rules, including details on non-purchase entries, go to www.visa.com/NFLUltimateFanExperienceFullRules *Subject to change

International Credit Union Day October 18, 2018



Visit a HACU branch on October 18th to celebrate your financial health with HACU on Credit Union Day and enjoy some treats*

Why do millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve the communities and lives of their members. On October 18th, join credit union and financial cooperative members around the globe in celebrating 70 years of International Credit Union Day® and how members find their hope, their platinum lining through credit unions and other financial cooperatives. See you soon!

*We'll do our best to keep the treats coming but just keep in mind, it's while supplies last. Please note that these products may contain: milk, egg, peanut, tree nut, wheat, and/or soy.

How to Spend Less This Holiday Season

Start Early Don't wait until after Thanksgiving to start buying holiday gifts. Keep your eyes open all year round for items friends and family would like; it's often when you're not looking for something specific that you stumble across the perfect gift for Dad or your best friend Jenny. Once December hits, you'll be glad that you already have some people crossed off your list. Just make sure to keep all your advance gifts in a designated (and hidden, if necessary) spot so that you don't forget a purchase you made months in advance.

Do Online Research, Hit Up Black Friday (If You Dare), Take Advantage of Cyber Monday, Get No-Cost Holiday Shipping...

Do It Yourself. There's an abundance of homemade cookies, hand-knit hats, and handcrafted stationary these days, thanks to a growing obsession with all things crafty, artisanal, and homespun (just look at all the unique things for sale on Etsy.com). If you're creatively inclined, avoid mall madness altogether and bake a batch of cookies, sew personalized tote bags, or make beautiful earrings for friends and family. If you need to learn a new skill, look into classes in your neighborhood or invest in a how-to book—there's one for just about every craft out there. Source: www.realsimple.com

These tips have been approved by our Resident Shopaholic so you know they're good!

To all of our Members Happy Holidays!

If you are one of our Christmas Club members have a blast shopping!

Your funds will be transferred on November 1st to your checking or savings account so you can use the money for gift purchases, travel or anything on your wish list.

Not a member? You're invited! Open a Christmas Club & join the party.

Set up your club account to have a designated amount deposited each pay check. It's the worry-free way to budget for the holidays. [Become a Club Member!](#)

2019! Annual Board Meeting Notice

HACU's Annual Board Meeting is on:
Wednesday, February 20, 2019, at 9:00 am
1151 E. Warrenville Rd. Naperville, IL



With tax refunds expected to be significantly higher, possibly up 26% from 2018 returns* it will be the perfect time to invest all or part of your return. Put that 26% into a [CD](#), [IRA](#), emergency fund or into your [HACU checking account](#) for a high return.

More on saving your tax return in the next issue of the Pulse.

*Source: USAToday.com

Online banking **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
9640 South Pulaski Rd.
Oak Lawn, IL 60453

Winfield Branch
27W460A Chicago Ave.
Winfield, IL 60190

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