

# THE PULSE

WITH AN EYE TOWARD THE FUTURE



BECOME THE MASTER OF YOUR  
**CREDIT  
CARD DEBT**  
WITH HACU'S VISA BALANCE  
TRANSFER PROMOTION

## DO YOU HAVE CREDIT CARD DEBT AT HIGH INTEREST RATES?

Let HealthCare Associates Credit Union (HACU) help you pay off your high interest credit cards with the new Visa® Balance Transfer Promotion.

Take advantage of this promotion from March 1, 2020 to May 31, 2020 with no balance transfer fee AND enjoy a low rate of 1.99% APR\* on those transfers until December 31, 2020!

If you already have a HACU Visa Credit Card, it's easy to do.

### TRANSFER YOUR BALANCES BY USING:

- Convenient access checks
- My247® digital banking
- Telephone Teller — 800.213.6445
- Or calling us directly at 630.276.5555

**Don't have a HACU Visa Credit Card?**

Apply for one today either online, in a branch or calling us.

[Click Here To Learn More](#)

## WHAT'S NEW?

- 01 *Visa Balance Transfer*
- 02 *CD Rates*
- 03 *National Credit Union Youth Month*
- 04 *Home Equity Line of Credit*

### Pro-tip!

Scan the QR code with your smartphone's camera to download our My247® mobile banking app!



Android



iPhone

\*APR = Annual Percentage Rate. Terms and conditions apply. Only balance transfers from another financial institution qualify. When using HACU Visa Access Checks, a cash advance on your credit line is posted the day your check is presented for payment. The balance amount of the cash advance will start accruing interest as of that day. Payments will first be applied to miscellaneous fees, late charges, finance charges and lastly to principal. Amounts paid over the minimum payment will be applied in the order of highest to lowest APR balances. Balance transfer must occur between March 1, 2020 and May 31, 2020, promotional rate will expire December 31, 2020. When the promotional rate ends the rate will change to your prevailing standard rate for balance transfers.

## PRESIDENT'S MESSAGE



**It's hard to believe we're already getting ready for spring!** As I write this, it is right around 50 degrees for the first day of March and here's hoping Chicagoland will get a well-deserved early spring.

With spring renewal comes open windows and fresh air which can help relieve the burden of the past seasons. The same can be true about your finances. When you open up a window and see what's really there and gain a better understanding of your financial burdens, you can begin a plan of action to tackle them.

Whether your goal is paying off debt or saving for retirement, we can help. With helpful and friendly team members, we are here to guide you to the best way to achieve those goals. If you don't have a goal set, we can

help with that too. We offer several tools and products, that can get you on your path to fiscal wellness. Whether you prefer the one-on-one personal assistance our team can provide, or prefer a self-driven path, we have ways to help. From free consultations with our lending team, to using Enrich – our free financial wellness platform – to speaking with certified personal financial counselors, we can help you every step of the way.

No matter where you are in your life, we want to help. We offer a variety of products and services suitable for every stage of your financial life. Whether you're planning to start your lives together, paying for braces, buying or making improvements to your home, furthering your education or getting ready to retire, we have the right products to continue your path to 20/20 fiscal vision. Plus, your family can get in on the fiscal health as well because they are also eligible for membership and all of the benefits that come with it.

As always, thank you for your trust and relationship. I hope you have a wonderful spring and we look forward to helping you on your financial journey.

Joseph J. Kregul | President/CEO

## IT'S TIME FOR YOUR FINANCES TO THRIVE 20/20 STYLE!

**Just like the temperatures, our CD rates are rising!**

Choose from a variety of options to best fit your needs.

### Certificates of Deposits (CDs) & Individual Retirement Accounts (IRAs)

Take advantage and save more with our increased rates. You can open with as little as \$500. You can also earn up to 2.50% APY\* on 5 year term CDs. Now that's a great rate! Looking for a shorter commitment? We can help with that too with terms starting as low as 6 months going up to 5 years, we have you covered. These rates also include our IRAs, CDs and Educational Savings Account (ESA) Coverdell CDs.

Make your tax refund work harder for you by putting it into a HACU CD. Call or stop by to open one today!

**3 Year CD/IRA – up to 2.00% APY\***

**4 year CD/IRA – up to 2.30% APY\***

**5 year CD/IRA – up to 2.50% APY\***

[Click Here To Learn More](#)

APY = Annual Percentage Yield. Funds are insured up to \$500,000. Funds are federally insured up to \$250,000 by the National Credit Union Administration (NCUA). An additional \$250,000 is insured by Excess Share Insurance (ESI), a subsidiary of American Share Insurance, the nation's largest private deposit insurer for credit unions.\*APY=Annual Percentage Yield reflects the effective rate earned due to compounding of interest. Compounded monthly; paid monthly. \$500 minimum to open an account. Rates will apply to new accounts, matured roll overs and bump CDs. Penalties apply for early withdrawal. Penalty may reduce earnings. Rates subject to change without notice. Terms and conditions may apply. Please contact a Member Service Representative for details. Available for a limited time only and for new money only. Minimum of \$500 to open and maximum of \$500,000.

## APRIL IS NATIONAL CREDIT UNION YOUTH MONTH

This April, celebrate National Credit Union Youth Month with "Money Magic™! – Share, Spend and Save at Your Credit Union"

**Open a savings account for the kids in your life this April to celebrate!** We'll give them a great gift to help them start saving<sup>3</sup> and deposit \$25 into their account.<sup>2</sup>

We want even our youngest members to be able to Bank Healthy® which means starting them out early in money management, saving and goal setting. If your child has set goals to save up for a trip, a bike or if they have goals to make more money this summer, share those with us on social media or at a branch. We love hearing how our youth is starting out early.

Together, we're encouraging young members to learn how to save, spend, share, invest and budget. We offer simple tools that young members can begin to work with so they grow into money savvy members.



## START SAVING FOR THEIR FUTURE TODAY.

Open a Youth Account this April at any of our branches!

[Click Here To Learn More](#)

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. Free Gifts available while supplies last. WARNING: CHOKING HAZARD – Not suitable for children under 3 years. Promotion ends April 30, 2020

## DON'T FEEL LIKE LEAVING THE HOUSE?

**We have got you covered with our self-service options!**

You can relax, sit back, and bank at home, work or on-the-go.

We offer simple and convenient options that make it possible to access your accounts from just about anywhere in the world. You can access your account information from our mobile app – My247®, through the My247®

digital banking platform or through Telephone Teller, our automated teller system. Also check balances, see what's cleared, request checks, deposit checks, pay bills and so much more. Plus if you need to get cash, you have access to our network of over 75,000 shared surcharge-free ATMs and 5,600 shared branches nationwide. With so many easy options, it's easy for our members to Bank Healthy®!

## WAYS TO BANK HEALTHY!

### My247® Digital Banking - Including Bill Pay & eStatements

We offer online and mobile banking, as well as our My247® Mobile App. Manage your accounts, check balances, transfer funds, deposit checks, and find ATM/branch locations all online.

And, paying bills is easy virtually whenever and wherever you want and get access to your statements online when you sign up for eStatements.

### ATMs & Shared Branches

We offer thousands of surcharge-free ATMs nationwide and shared branch locations with other credit unions in all 50 states.

### Direct Deposit

Save time with Direct Deposit — the fastest, most convenient way to deposit your paycheck.

### DeposZip – Remote Check Deposit

Deposit checks to your HACU account from the convenience of your home or office, and from anywhere with your smartphone.

### Telephone Teller

Whether to check an account balance, transfer funds or make a payment, it's the easy, convenient and secure way to do practically all of your banking.



## NEW HOME EQUITY LINE OF CREDIT (HELOC) RATES

As the snow starts to melt, you might be looking to do some spring cleaning and when you start, you're bound to notice things around your home that need sprucing up. Or maybe you're looking for a change of scenery with a great vacation get away? Whatever your needs, we can help you make your dreams possible with a HELOC.

You can now take advantage of rates at or below prime when you open a HELOC and get money for things like home improvements, vacations or even going back to school.

**Borrow up to 85% of your home's value and get the resources you need, when you need them with rates we've never offered before.**

[Click Here To Learn More](#)



## ALL DREAMS START OUT WITH A SOLID FOUNDATION

Your equity of 15% or more is your foundation for great rates for things like:

- New roof
- New windows
- Paying off high-interest debt
- College expenses
- Future expenses

**4.00% APR\* ON LINES OF \$50,000-\$500,000\***

**4.00% APR\* ON LINES OF \$5,000-\$49,999\***

- Now with **NEW LOWER RATES!**
- **NO CLOSING COSTS** or application fees on lines of \$25,000+
- **NO ANNUAL FEE**

\*APR = Annual Percentage Rate. Rate is Variable, and may change Quarterly. Variable rate is Wall Street Prime rate with floor rate of 4.00% APR. Rate for lines \$5,000-\$49,999 is Prime rate (with a floor of 4.00% APR) Rate for lines from \$50,000-\$500,000 is the Prime rate minus 0.25% (with floor rate of 4.00%). Interest only payments. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral. No closing costs with the initial advance of \$25,000 or more of new money. Property insurance is required. Home Equity Lines of Credit, must be secured by owner occupied real estate, in IL, IN, WI and MO. If you refinance an existing line of credit fees will apply. Refer to hacu.org or call our loan department for additional information. Additional disclosures will be sent after application is received. PRIME RATE AS OF: 3/17/2020 is 3.25%

## UPCOMING BRANCH CLOSING DATES

**Memorial Day, Monday, May 25**

## BANK 24/7 ANY DAY

**hacu.org** – digital banking with My247®

**Telephone Teller** – toll free 800.213.6445

Don't forget to download My247® – our mobile banking app!  
(Use your smartphone's camera to scan.)



Android



iPhone



iPhone is a trademark of Apple, Inc, registered in the U.S.... and other countries. Android is a trademark of Google LLC

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