

THE PULSE

It's Home Equity Season!

Springtime is the perfect time to start planning and organizing home updates, trips, debt consolidation and wedding planning. And it's also a great time to apply for a Home Equity Loan to help fund your to-do list.

Get a head start and apply today so you can take advantage of historically low rates and zero closing costs*.

Home Equity rates as low as **3.75% APR***

[Click here to
learn more
& to apply](#)

*APR = Annual Percentage Rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral. Property insurance is required. Home Equity Loans and Home Equity Lines of Credit, must be secured by owner occupied real estate, in IL, IN, MO and WI. Minimum \$5,000 to open a Home Equity Loan or Line of Credit. Minimum Loan/Line amount of \$25,000 in new money to avoid closing costs. If you should close your Home Equity Line of credit within 24 months, you must reimburse HACU for bona-fide third party fees up to \$900. For loan/line amounts of less than \$25,000 you will pay processing costs up to \$900. Refer to hacu.org or call our loan department for additional information. Additional disclosures will be sent after application is received, please retain a copy for your records. Payment example: 3.75% APR for 5 years, 85% loan to value, Home Equity Loan, \$18.31 per \$1,000 borrowed will equal the monthly payment.

WHAT'S NEW?

- 01 HOME EQUITY
- 02 AUTO LOANS/IMPORTANT DATES
- 03 PRESIDENT'S MESSAGE
- 04 HOME LOANS



Auto Loans For All Members

No two members are alike. At HealthCare Associates Credit Union, we offer a variety of Vehicle Loan options to suit all the different needs of our members.

[Click Here To Learn More & Apply Today!](#)

Get pre-approved before you shop. Call a loan specialist today to get started.



Conventional Auto Loan

With our auto loan, our competitive rates and flexible terms put you in the driver's seat to choose a plan that fits your budget.

BuyersChoice Auto Loan

A hybrid option that combines the best of both worlds of a conventional loan & a lease.

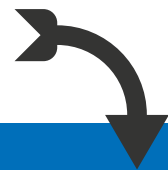
First Time Auto Loan Program

Designed for those who have little or no credit and are ready to embark on the purchase of their first automobile. Low rates, manageable terms, and an excellent way to establish a credit history.

Refinance

Refinancing a vehicle loan from another financial institution may save you money by lowering your interest rates or give you more time to pay your loan or shorten your term.

Check Out These Dates!



Financial Literacy Month

April

This month was created to highlight the importance of financial literacy & teach Americans how to establish & maintain healthy financial habits.

Youth Month

April

Youth Month serves to encourage kids to develop healthy saving habits by making savings fun and exciting!



National Nurse Week

May 6 – 12

Nurse's Week is celebrated each year from May 6 – 12 to shine a spotlight on the incredible nurses across the country who have devoted their lives to the betterment of the lives of others.

PRESIDENT'S MESSAGE



Ah, spring, a time for renewal, new growth and hope. The weather turns warmer, the days get longer, and the snow melts, revealing green grass, blooming flowers, and trees begin to flourish again. It's hard to imagine that last year at this time, we were about to face one of the biggest challenges of our times, yet here we are a year later.

With spring fever upon us, you may feel the call to get out and do something. HealthCare Associates is here to help you achieve whatever goals you set for 2021. Whether it's renovating your home space for remote work or eLearning, getting your patio or outdoor area ready for a summer of fun, or just looking out on the horizon for your next big trip (when it's safe to do so), HACU is ready to assist.

We're sure there are many questions you have, and our team of experts is here to help you get answers and find solutions. Here are some common questions we've been getting:

- With mortgage rates being so low, should I look to refinance my home?
- I'm working from home and need to turn my extra room into an office, can you help?
- I want to renovate my backyard for the kids but it's expensive, can you help?
- I'm looking to buy a home in this market; what are the financing options?

The answer to this and many other questions is yes. HACU is here to be your financial guide through your fiscal journey and here to help make your dreams happen. We want to help you achieve the goals you set for yourself and your loved ones. With April as Financial Literacy month and Youth month, we are looking at ways we can enrich your life with the solutions and services we provide.

And don't forget about our new Member Referral Program, where you as a member can earn \$25 (up to \$500 in a year) for every new member you refer! You can save up for that summertime experience quickly by sharing the Healthy Way to Bank with your friends and loved ones! Plus, with HACU being nationwide, your money is always close at hand, regardless of where you live or where your travels may take you. And if they aren't a member of one of our Healthcare-focused employers, they can still join by making a tax-deductible donation to our partner, CU4Kids, which benefits Children Miracle Network Hospitals across the county.

As always, thank you for your continued trust and your relationship, especially in these current times. As we move forward, we welcome the opportunity to help you achieve your goals and are here to answer any questions you may have.

Joseph J. Kregul | President/CEO

Doctor's Day

March 30

National Doctor's Day is celebrated every year on March 30. It is a day to celebrate the contribution of physicians who serve our country by caring for its' citizens.

HR Week

March 15 – 19

This week is dedicated to recognize human resources professionals in health care organizations across the nation for their important role across the continuum of care.

Follow Us!

Follow us on social media to learn more about these important days & to celebrate.



There's No Place Like Home

Whether you're looking to purchase your first home, your next home, a vacation home or an investment property, real estate loans can be confusing. There's so much to consider: fees, inspections, points, appraisals, insurance requirements and more.

To help you make healthy decisions, we're here with you every step of the way to make the home-buying process as easy as possible.

A mortgage professional will be happy to meet with you to analyze your current situation, discuss your needs, and determine how we can best serve you.

- Purchases & Refinances
- No-PMI Mortgage¹
- 10, 15, 20 & 30 Year Terms
- Golden Reverse Mortgage
- Fixed-Rate Conventional
- Adjustable Rate Mortgages (ARM)



[Click here to learn more & to apply](#)

Home loan approvals are subject to credit approval and program guidelines. Available on single family, owner-occupied residences only. Terms and conditions may apply.

¹No 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.

UPCOMING BRANCH CLOSING DATES

Memorial Day – Monday, May 31

Bank 24/7 at hacu.org or by Telephone Teller, toll free 800.213.6445