


JUL, AUG, SEP 2021
EDITION

THE PULSE

The Summer Loan Sale Edition



Summer is finally here which means lots of possibilities. If you've got a summer to-do list piling up, then let us help! We're offering incredible low rates on Auto Loans, Recreational Vehicle Loans & Personal Signature Loans. Consolidate your high-interest debt, get help paying for your dream wedding, sail away on your dream boat or cruise around town on your new motorcycle — we've got you covered with affordable financing.



It's your last chance to save big on an auto loan!

Get a used auto loan rate, same as a new auto loan rate on purchases & refinances.

Rates as low as 2.19% APR*

Learn more and apply today.

hacu.org

*APR = Annual Percentage Rate. See page 4 for full disclosure.

WHAT'S NEW?

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Save big during our **Big Summer Loan Sale!**

1.00% off your APR* on
RV, Boat & Motorcycle Loans
Rates as low as **2.19% APR***

and

2.00% off your APR* on
Personal Signature Loans
Rates as low as **5.90% APR***



*APR = Annual Percentage Rate. Rate listed is accurate as of 7/1/2021, and subject to change. **Recreational Vehicle Loans:** Promotional offer: 1.00% off of the rate for which the applicant qualifies for on RV, Boat and Motorcycle loans with HealthCare Associates Credit Union (HACU) and is available for a limited time only. 2.19% APR is the lowest rate for RV, Boat and Motorcycle loans, which includes the promotional offer. Rate listed applies to model years 2019 or newer and a 36-month term. Payment example: 36 month term with a rate of 2.19% APR is \$28.73 per \$1,000 borrowed. **Signature Loans:** Promotional offer: 2.00% off of the rate for which the applicant qualifies for on Signature loans with HealthCare Associates Credit Union (HACU) and is available for a limited time only. 5.90% APR is the lowest rate for a Signature Loan, which includes the promotional offer. Payment example: 24-month term with a rate of 5.90% APR is \$44.28 per \$1,000 borrowed.

Please contact HACU's lending department for other available terms & model years. Rates vary based on credit score and term; not all borrowers will qualify for the lowest rate. Recreational Vehicle Loans & Signature Loans are subject to credit qualifications. Offer not valid on existing HACU loans. Promotional rates cannot be combined with any other offers. Loan must be booked within 30 days of pre-approval to receive promotional offer. Contact HACU for full details.

Quarterly Double Points!

Earn **double reward points** on purchases in bonus categories each quarter.

No activation is required, just use your HACU Visa Credit & Debit Card and start earning!



PRESIDENT'S MESSAGE



The weather is warmer, most areas are opening back up and reducing COVID restrictions, so that can only mean one thing, summer is upon us. Your summer this year might look similar to last year enjoying the conveniences of a staycation, or perhaps you will try to make up for lost time and take that trip you delayed due to the pandemic. No matter your choice, HealthCare Associates has you covered. Whether it's renovating your home space, getting your patio or outdoor area ready for some fun, or booking that fabulous getaway you've been thinking of, HACU has the perfect products & services to make your plans complete.

We offer everything from mortgages and home equity loans to credit cards and personal loans and all the offerings in between. Our helpful lending team would love to chat with you about your goals and how best to achieve them. We can help you with questions like:

- Do I have the best mortgage rate possible?
- Is it possible for me to save money on my existing car loan?
- Do I have the best credit card for my needs?
- I'm looking to buy a home in this market; what are the financing options?
- Am I getting the most from my savings/checking?

HACU has the answer to these and many other questions, and we are here to provide financial guidance through your fiscal journey and to help make your dreams happen. We want to ensure you have the best products and services possible.

Plus as we begin to gather again, it's a great time to share Healthy Banking with your friends and family. 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! And, with HACU's nationwide presence, money is always close at hand regardless of where you live, or 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 the opportunity to serve you and the trust you have in us. As we move forward, we want to help you achieve your goals and to answer any questions you may have.



Joseph J. Kregul | President/CEO

You could win \$10,000 and virtually meet Olympic hopeful Noah Lyles, courtesy of Visa.

Use your HealthCare Associates Credit Union Visa Card June 15 – August 15, 2021 and be automatically entered for a chance to win.



No purchase necessary to enter or win the Olympic Games Tokyo 2020 Visa Sweepstakes. Ends 8/15/21.

Noah Lyles
Athletics
Team Visa

5 Tips for Having a Fabulous & Financially Fit Summer Vacation.

Whether you're a single student, in a relationship, or have a small family, summer vacations are tough to plan when you're cash-strapped. We asked Leonard Wright, a frequent traveler, CPA, and Personal Financial Specialist for his best tips for traveling inexpensively.

by Laura Canepa, Enrich Contributor

1 Aim high with great locations.

Frequent flier miles are one way to make inexpensive trips happen, as you can eliminate the cost of the flight, and reallocate those funds, or save them entirely!

2 Choose places where you know people you can stay with.

Once you get there, do you have friends, family, or family of friends living in the area that can help reduce or eliminate housing costs? Does your family have relationships or family in the towns where you would visit? If cousins or long-time family friends live in a place where you can share a room, the costs may be greatly reduced.

3 Choose destinations with public transportation.

Destinations that have high density and great public transportation can keep costs low. Public transport often does not cost much. Trains may take you to the countryside at a nominal charge. Depending on the range of public transportation that you can tap into, there may be great opportunities to travel just about anywhere.

4 Consider visiting national parks.

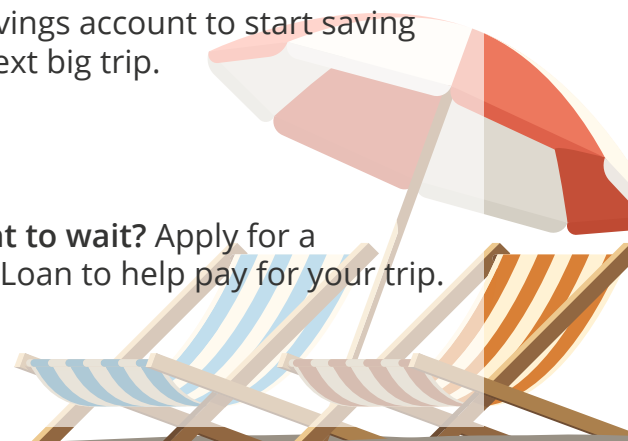
If the options listed above don't work, drive your car to a national park and enjoy the exploration. The only costs are a national parks pass and gas. Food for the trip can be packed in coolers. Camping can reduce costs as well.

5 Don't be afraid to pack for consumption.

Some people check alcohol or bring it in their trunk so they don't have to pay outrageous prices in other countries or states, or at the bar. Others bring cash to purchase when they get to their destination. Making your own meal can make a big difference. Bring the microwave oven. A traveling microwave may be picked up for as little as \$45 at a discount store. "When I travel to Las Vegas, the last two years I generally stay for between \$7 and \$35 per night," says Wright. "I bring a \$45 microwave, my wife packs cooked vegetables that I store in the refrigerator in the hotel room, and sometimes my hotel room includes a stove. When my family heads to Hawaii sometime in the next 12 months, it will be on frequent flier miles, free hotel stays, in hotels that have an oven, microwave, and good local grocery stores."

Open a savings account to start saving for your next big trip.

Don't want to wait? Apply for a Signature Loan to help pay for your trip.



Auto loan sale disclosure from page 1

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*APR Annual Percentage Rate. Rate listed is accurate as of 5/1/2021, and subject to change. Rate listed applies to new and used vehicle loans, model years 2016 or newer and a 36-month term. Payment example: 36 month term rate of 2.19% APR, \$28.73 per \$1,000 borrowed. Rates vary based on credit score and term; not all borrowers will qualify for the lowest rate. Vehicle loans are subject to credit qualifications. Offer not valid on existing HealthCare Associates Credit Union (HACU) loans. Loan application must be submitted May 1, 2021 through July 31, 2021 and loan must be booked within 30 days of pre-approval to receive promotional offer. Contact HACU for full details.

**Deferring payment is optional and subject to credit and collateral value. First payment may be deferred up to 90 days. Interest accrues daily from the date of funding and is repaid over the term of the loan. Offer may be withdrawn at any time.

UPCOMING BRANCH CLOSING DATES

Independence Day – Monday, July 5 Labor Day – Monday, September 6

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

