

# THE PULSE



**Gifts for them.**  
Rewards for you.



Earn **DOUBLE** points when you shop using your HACU Visa Debit & Credit Card during the months of November & December.\*



Click To Learn More Today!  
[hacu.org](https://hacu.org) | 800.942.0158

## WHAT'S NEW?

- 01 VISA DOUBLE POINTS HOLIDAY PROMOTION
- 02 HOME EQUITY PROMOTION
- 03 PRESIDENT'S MESSAGE
- 04 MEMBER REFERRAL

\*Double Rewards Points on signature-based credit card and debit/check card purchases from 11/01/2021-12/31/2021. Cash Advances, PIN and POS transactions, gambling and car dealership purchases are not eligible for this promotion. Cash Rewards and gift cards are distributed through Reward Points powered by Extra Rewards. Learn more about Reward Points program rates, fees and other cost information by reviewing the terms & conditions at <https://www.extraawards.com/hacu>. For complete details contact HACU.

# Make the most of your home's equity

With rates as low as

# 3.75% APR\*



Plus, get a Home Depot Gift Card valued up to **\$400!**<sup>1</sup>



## Apply today — online, by stopping in or calling.



[hacu.org](http://hacu.org)



800.942.0158



Find your nearest location at [hacu.org](http://hacu.org)

\*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](http://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.

<sup>1</sup>Offer valid on Home Equity Loans and Home Equity Lines of Credit (HELOC) applications submitted September 1, 2021 through October 31, 2021. Minimum loan amount of \$25,000 required for fixed rate Home Equity loans & HELOCs. Fixed Rate Home Equity Loans \$25,000 to \$49,999 will receive a \$200 Home Depot Gift Card. Home Equity Lines of Credit of \$25,000 to \$49,999 with an initial draw of \$25,000 at time of loan opening, will receive a \$200 Home Depot Gift Card. Fixed Rate Home Equity Loans of \$50,000 and more will receive a \$400 Home Depot Gift Card. Home Equity Lines of Credit \$50,000 and more with an initial draw of \$50,000 at the time of loan opening, will receive a \$400 Home Depot Gift Card. Offer is valid for a limited time as Home Depot gift card supplies are limited. For fixed-rate Home Equity Loans, gift card will be distributed within 30 days of loan closing. For HELOCs, gift card will be distributed within 30 days of initial draw. Offer not valid on existing HealthCare Associates Credit Union (HACU) Home Equity loans. HACU is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All right reserved. Contact HACU for complete details.



## Winter is coming.

Bank in comfort with **My247**<sup>®</sup>

Digital Banking, including our mobile app

Manage all your accounts with ease wherever you are — online or with the My247 mobile app. My247 Digital Banking encompasses all the online and mobile banking features you need and the extras that take you from average banking to healthy banking.

Enroll in My247 today and get ready for a cozy season.

Click on QR code or scan to download the app.



## PRESIDENT'S MESSAGE



As I'm writing this message, there's a chill in the air, and Labor Day has come and gone. While we're starting to enjoy this slight weather shift, it will soon be Fall and then Winter. While this year has been unlike others, many of us are looking toward the future with a hopeful mind.

While 2021 has been fraught with uncertainty, there is one thing you can be sure of; and it's that banking with HealthCare Associates Credit Union (HACU) is still a great and solid choice. We continue to be financially strong, and your money is safe with us. Your finances and financial well-being have been (and always will be) our top priority, and while you may have had to postpone some things this year, you don't have to put your financial goals on hold. HACU is here to assist with your financial dreams, whatever those might be.

Whether managing the new normal, helping loved ones return to school, or helping out family members, we have many different ways to assist. Of course, we have some of the best rates in the nation for savings and superior lending products, but there's so much more. HACU offers free consultations for you or your family, who are also eligible for membership, with our CUNA Certified Financial Counselors. They can help address most of your financial concerns. You can also turn to our free financial wellness platform, powered by Enrich, to research topics and products. Plus, we have created new rewards so members can earn by sharing the gift of Banking Healthy! HACU members can now earn cash with our new Member Referral Program. You can earn \$25 (up to \$500 in a year) for every new member you refer. So be sure to let your family and co-workers know about this great benefit.

Plus, we've recently introduced a new way to join HACU so that you can share the love with neighbors and friends as well. We've partnered with CU4Kids so people who are not eligible through their work or community can now join with a small donation to CU4Kids. And don't forget, with HACU providing branch access nationwide, your money is always close at hand, regardless of where you live or where your travels may take you.

And don't forget that our knowledgeable lending team can also help you refresh your finances by ensuring you have the best products and rates to achieve your goals. No matter your situation, we can help you every step of the way.

As always, thank you for your continued trust and your relationship, especially in these current times. With 2021 coming to a close, we look forward to the great promise of 2022 and helping you on your journey. We wish you and your family a wonderful and safe holiday season, and we are here to serve you now and in the future.

Joseph J. Kregul | President/CEO

### TRAVELING?

For your security, when your HACU Visa credit or debit card is used in an unfamiliar location, we may put a temporary block on your card to prevent potential fraudulent transactions.

In order to ensure uninterrupted and worry-free card service during your travels, please give us a quick call at 800.942.0158 to let us know of your travel plans.



### Follow Us!

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



# Share Banking Healthy, Get a Healthy Reward

## Earn \$25 for every member you refer, up to \$500!\*

Now, members can get rewarded when they refer friends, family members and coworkers. For every successful membership, members will earn \$25, up to \$500.\*

To earn your referral reward:

- **Online Application:** make sure your referral(s) selects "Referral" in the "How did you hear about us" drop-down menu and enter your first and last name.
- **Over the phone or in a branch applications:** have referral(s) give your first and last name to the person taking the application.

Learn more at [hacu.org/reward](https://hacu.org/reward) or by calling 800.942.0158.



For over 40 years, we've proudly served the healthcare community, and now we're happy to announce that Banking Healthy® is available to everyone!

Membership eligibility is open to:

- > Healthcare associates of select employer groups and their immediate family members<sup>1</sup>
- > People who live or work in one of our community charters — areas around our branch locations
- > **\*NEW\*** Members of CU4Kids — a donation of as little as \$5 is all you need to become a member. Make a difference in a child's life and see how banking healthy can make a difference in yours!

\*Referral Payout: New member referral must open a new membership and cannot already be an existing member in order for referrer to receive payout. Limit of \$500 per calendar year in new member referral payouts from up to 20 (twenty) successful member referrals. Payout funds will be deposited into your primary savings account within 5 days of new member account opening. The referral payout is considered to be miscellaneous income and may be reported to you and the IRS, on the IRS tax form 1099-MISC. Accounts must be in good standing in order to receive payout. Offer subject to change without notice. Must be 18 years or older to qualify for payout. HealthCare Associates Credit Union (HACU) employees do not qualify for referral payout. Terms & conditions apply. For complete details contact HACU.

<sup>1</sup>Immediate family = spouse, child, sibling, parent, grandparent, grandchild, stepparent, stepchild, stepsibling and adoptive relationships.

## UPCOMING BRANCH CLOSING DATES

**Columbus Day** – Monday, October 11

**Veterans Day** – Thursday, November 11

**Thanksgiving Day** – Thursday, November 25

**Christmas Eve** – Friday, December 24  
(closes at 12 pm)

**Christmas Day** – Saturday, December 25

**New Year's Eve** – Friday, December 31  
(closes at 3 pm)

**New Year's Day** – Saturday, January 1

**Bank 24/7 at [hacu.org](https://hacu.org)** or by Telephone Teller, toll free 800.213.6445



**HEALTHCARE ASSOCIATES**  
**CREDIT UNION** The healthy way to bank®



**ESI**

