



**HEALTHCARE  
ASSOCIATES  
CREDIT UNION**

The healthy way to bank®

# PULSE

JAN, FEB, MAR 2018

## HACU is Introducing the 2018 Healthy Yogi Challenge

A Yogi is someone who practices the art of Yoga and we are encouraging all of our members to practice the art of Financial Fitness by becoming HACU Yogis!



### HACU Yogi

## Become a Financial Warrior

### Challenge 1

January 1st - February 28, 2018.



Warrior Pose

Your goal: **Trim debt**



Become a Financial  
Warrior Challenge

- 🎯 Your goal is to pay off some of your current debt by the end of February.
- 🎯 Our offer to help you reach your goal: **2% off our already low rate personal Signature Loan.**

[CLICK HERE FOR THE OFFER](#)

~~6.90%~~ **NOW** AS LOW AS **4.90%<sup>APR\*</sup>**  
Jan 1 - Feb 28, 2018



SIGN UP at **hacu.org**

🎉 **ENTER the 2018 Healthy Yogi Challenge for a chance to win a prize valued at up to \$500! Here's How:** Once you've made your goal, complete the "IMadeMyGoal" form on the HACU Yogi Challenge page at hacu.org by February 28, 2018 to qualify!

**Increase your odds of winning using #hacuyogi**  
Good luck!



\*APR=Annual percentage rate. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications and collateral conditions. Excludes current signature loans financed through HACU. Terms available from 12 - 60 months for qualifying members. Estimated monthly payments on a 12 month term at 4.900% APR\* = \$85.56 per month. Rate example is based on a loan of 12 months at an APR of 4.90%, with a loan amount of \$1,000. Creditworthiness and terms determine your initial rate and then the rate will be lowered by 2% APR on every Signature Loan rate applied for January 1st - February 28, 2018. For Contest Official Rules see a Member Service Representative or visit the HACU Yogi Challenge page at hacu.org



Member Service Representative  
1-800-854-7263



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 on social media **#hacuyogi**





**President's Message** With the start of the New Year and the idea of new beginnings and making resolutions, I'd like to take a moment to thank all of our members for your continuing trust in HealthCare Associates Credit Union. We take the responsibility of being your financial steward very seriously and appreciate the opportunity to serve you. We continue to deliver to our members high rates for savings and low rates for lending. We have expanded our products and services and offer many ways to bank with us as your security and service are always top of mind for us.

As many of you know, we have been working hard in 2017 to deliver improved financial solutions that benefit our members, and you have seen enhancements to Bill Pay, Online Account Opening and many more improvements that keep things running smoothly behind the scenes. Change is never easy, but everything we do is aimed at making it easy for our members to do business with us.

Our new Digital Banking Platform, My247 will help you with managing your money and keeping track of budgets, savings and so much more. We've worked hard to make sure we are providing you with many options on how to manage your money, and we hope this improvement will help you continue to Bank Healthy! With everything we do, we always ask ourselves if we are providing a superior experience to our members.

As we continue down the path as the financial institution of choice for those who serve and support the healthcare industry nationwide, we are dedicated to working hard for you. Our goal is to ensure you have the right tools to achieve a sense of financial wellness and ensure that you have the tools to take charge of your finances. Once again, we thank you for your continued support, trust and partnership. Let's make 2018 the best year yet!

Joseph J. Kregul | President/CEO

## Our goal is to ensure you have the right tools to achieve a sense of financial wellness and **Bank Healthy®**

### Become a Financial Warrior with 2% off our already low rate Signature Loan



~~6.90%~~ now as low as **4.90% APR\***

**TAKE ACTION! CLICK HERE TO APPLY FOR THE CHALLENGE 1 OFFER JAN 1 - FEB 28, 2018.**

With Financial goals as one of the top new year's resolutions we have put together a financial challenge to get you off to a strong start and encourage you to practice the art of Financial Fitness by joining the Challenge and becoming one of our Yogis!

#### Here's how it works:

##### 1. **Sign up at hacu.org**

There will be a total of 6 challenges during 2018—Do 1 or do all 6, it's up to you! Each challenge has an offer to help you and a prize pool valued at up to \$500.

##### 2. **Challenge 1**

Your goal is to trim your debt by Feb. 28th. If you think that the offer of 2% off our Signature Loan rate could help you with the goal, apply for the offer. If you want to make your goal without the offer, that's OK too, you can still join the challenge.

##### 3. **Let us know when you've achieved your goal!**

Visit the HACU Yogi Challenge page at hacu.org and let us know every time you've reached one of the challenge goals. Click on the **"IMadeMyGoal"** button and complete the process by the end date to be entered into the current Challenge's prize pool valued at up to \$500.

##### 4. **Help support others**

by sharing your financial goals, overall goals, accomplishments, challenges or even your yoga poses using **#hacuyogi** on our social media with tweets, pictures and stories. *Just remember NOT to share any sensitive information.*

#### How do I set my goal for each Challenge?

- **Make your goal realistic**
- **Keep motivated by celebrating milestones—** Use #hacuyogi to share your daily progress while earning extra entries, even little successes add up! Keep an eye on our social media to get your daily dose of inspiration!
- **Finally tap into your inner warrior!**

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For Contest Official Rules see a Member Service Representative or visit the HACU Yogi Challenge page at hacu.org



Open a new CD, IRA or ESA for 2018!



Earn the highest return you can while reaching your goals. Good uses of certificates include saving for future college or continuing education for yourself, your kids or grand kids; saving for retirement and putting your money in a protected account for peace of mind. Whatever your dream we can help you thrive. Stop by any HACU branch or call 630.276.5555 to open your account!

**FIND A HACU BRANCH**

Rates as High as **2.00%<sup>APY\*</sup>**  
on our Certificates, IRAs and ESAs

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. Quoted APY is for 5 year term for all examples shown. Compounded monthly; paid monthly. New 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.



## Easy Ways to \$ave

**SIGN UP HERE FOR THE AMERICA SAVES PLEDGE**



Be inspired to save during America Saves Week  
Feb. 26 - March 3, 2018

Finding money to put into savings can seem difficult, but there are some strategies that can make it easier. Start by asking yourself these questions.

- **Do I have savings goals?**
- **How can I spend less?**
- **Do I have an emergency savings fund?**
- **Am I saving money on a regular basis?**
- **How much risk am I willing to take?**
- **Am I saving enough for retirement?**

There are lots of online resources to help you answer these questions and once you do, let us help you and your family save. And, don't forget the great rates on CDs, IRAs and ESAs that we are offering! Call us today to start a savings plan to reach your savings goals. We are always here to help.

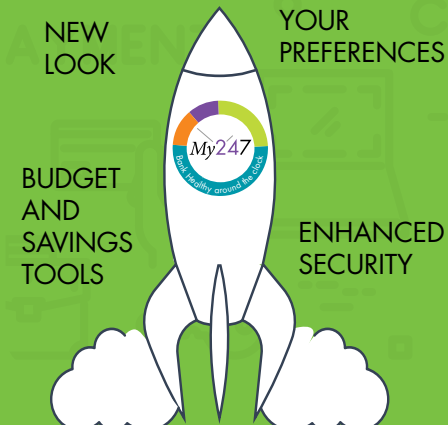
We would like you and your family to use HACU as a financial resource with information and tips you can trust. HACU, where we look out for our members both financially and educationally.

**Birds of a feather bank healthy together. Your family members can join HACU too!**



**FAMILY CAN JOIN HERE**

### Get off to a FLYING START...



#### **READY** Prior to launch

**TAKE** screen shots of your scheduled transfers and remote accounts to use for verification after the upgrade.

**REVIEW** your alerts so you can customize My247 alerts to your desired preferences. You will have new options to choose from.

**FYI** during the upgrade certain services may be limited.

#### **SET** During the upgrade

**WATCH** for updates and get ready to explore your new My247 digital banking experience.

#### **GO** When My247 Launches!

**LOGIN** to the upgraded system on a desktop computer.

**DOWNLOAD** the new mobile app.

**REVIEW** your scheduled transfers for validation.

**SET UP** account alerts. You'll have many new options to choose from.

**Bank Healthy® around the clock—with enhanced security and features.**

**LOG IN NOW TO LEARN MORE BEFORE THE UPGRADE IN EARLY JANUARY**

The count down has begun for the Internet Branch Upgrade...



## We "C" "U" and we fit.

Thank you for banking healthy with HACU—we love hearing from you, it always makes our day!

"Brett was **very helpful**, gave me an estimated monthly payment and I **didn't feel pressured.**"

"I just wanted to recognize Colleen P. for all the patience and help she gave both my mother and I. When I have multiple questions...she finds the answers. If there is a problem...she helps me solve it or walks me through it. She is very personable and true to her word she follows up and verifies everything. We are very thankful to have her."

"Thank you so much for having someone like Colleen as my go to person at HACU. Be blessed — Rina"



"With only a few questions to assess my needs, Stacey made **applying for a loan easy.**"

"I felt comfortable discussing my finances with **someone who cares!**"

## OPEN A CHRISTMAS CLUB ACCOUNT FOR 2018

**Holiday tip.** Setting up a Christmas Club account and designating a little from each pay check is one of the easiest ways to budget for the holidays. You'll be ready for

traveling, gift giving and you'll be on track for a wonderful 2018 holiday season. Visit [hacu.org](http://hacu.org) or call us to open an account.

## THURSDAY, MARCH 30 NATIONAL DOCTORS' DAY

Whether you're a nurse, a patient, a healthcare support person, or simply a fan of your doctors, take some time Friday March 30th to tell them you care.

## Thank you from all of us here at HACU!

## ANNUAL MEETING NOTICE

**Our annual board meeting** is at 9:00 am on February 21, 2018. The meeting is at our

[Naperville Branch](#) and convenes in conference rooms C&D.

## Let HACU start your *New Year* off right!

### WE'LL MAKE YOUR FIRST PAYMENT UP TO \$300.<sup>1</sup>

Upon used vehicle purchase from Enterprise Car Sales and financed through HealthCare Associates Credit Union.

December 1, 2017 – January 31, 2018

 **car sales**



1: Vehicle must be financed using standard financing terms through the HealthCare Associates Credit Union to qualify for payment offer. HealthCare Associates Credit Union will make the first payment on the payment due date up to \$300 on member's behalf after vehicle is financed through HealthCare Associates Credit Union. Offer void when 7-day Buyback is activated. Offer valid December 1 – January 31, 2018. No cash advances. Offer cannot be combined. Not valid on previous purchases. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo, Enterprise, "Enterprise Certified" & "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. ©2017 Enterprise Car Sales.

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

**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)