



# Home Specials to help you own, refinance or use your equity, all at very low rates during October ONLY.

## Take advantage of low mortgage rates, and a closing cost special.<sup>1</sup>



## With rates so low, it's easier than ever to own a home or refinance into or a lower payment. **LEARN MORE**

Whether you have a lot of equity or a little, have only 10% to put down or are moving into a roomier home we can help you find a mortgage that's right for you.

Have questions? Call for a free, no-hassle, one-on-one consultation with one of our loan officers.

Take advantage of these low rates and closing cost special now. Just like pumpkin lattes, these specials are for a limited time.

# No more digging for change with a home equity loan or line of credit!<sup>2</sup>



## Find your gift card of \$150 or \$250<sup>2</sup> and the money you need at HACU! **LEARN MORE**

Your home's equity can give you an extremely low rate for everyday or once in a lifetime expenses, and during October a gift card too.

Whether your kids are off to college and it's time to remodel, you want to fix up your starter home or need a new furnace your homes equity can help.

Whatever your needs, we think you'll appreciate a gift card as a little bonus! #PayIt40 @bankhealthy

# Find out more/apply at <u>hacu.org</u> or call a loan officer at 630.276.5555, then press 5 We can help your family too! Pass it on.

#PayIt40 to a family member, refer them to HACU for economical home financing solutions or a totally free checking account.

1) First Mortgages (Purchase or Refinance) excluding our Home Stretch Mortgage, applied for during the promotional period of September 1 through October 31, 2019, later approved and funded by HACU will qualify for a \$500 lender credit towards closing costs. First mortgage loans and our Home Stretch mortgage currently financed with HACU do not qualify for the promotion. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral. Property insurance is required. Minimum loan amount is \$75,000. 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. PACU 2019 2) Home Equity Loans, Home Equity Lines of Credit and Home Stretch Mortgage applied for during the promotional period of September 1 through October 31, 2019, later approved and funded will qualify for a gift card. A \$250 Gift Card will be awarded to each qualifying Home Equity Loan/Line of Credit or Home Stretch Mortgage of \$30,001 or more and a \$150 Gift Card for those of \$30,000 or less. Home equity loans/line and Home Stretch Mortgages currently financed with HACU do not qualify for the promotion. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral. Property insurance is required. Home Equity Loans, Home Equity Lines of Credit and Home Stretch Mortgage, 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 \$700. 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. HACU 2019

Page 1: Member Exclusive Home Specials #PayIt40

Page 2: President's Message, Celebrating 40 Years of helping people bank healthy® and CU Kind-a look at how we do good!

- Page 3: Emergency Nurses Week, Halloween All October, Double Rewards with HACU Visa cards and Visa 2019 NFL Sweepstakes.
- Page 4 Measuring Financial Health, International Credit Union Day, Annual Board Meeting and Holiday Closings



They say that time flies when you're having fun and that has certainly been the case for this year! With our 40th year anniversary in full swing and the summer that came later, it's hard to believe that I'm writing you for the end of the year and holiday season.

As we head into the holiday season and the end of 2019, I'll take this opportunity to reflect on things my team and I at HealthCare Associates are thankful for. Beyond our many

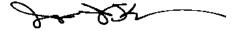
partnerships with hospitals, associations and healthcare partners, we are thankful for our members. We understand that it's our members who answer the calling that is healthcare-our members who serve others and who allow us to serve them. Whether it's something as simple as a Savings Club Account for the holidays or that vacation they've been planning, or it's that we are your primary financial institution, we are grateful to be one of your trusted partners.

We are grateful for the conversations our team have with you as you share your plans, desires, hopes and dreams. We are grateful for the opportunity to provide you with information and services that can help you Bank Healthy®! We are grateful for the trust you put in us, for the past forty years each and every day. Thank you for the trust you have in us and for the privilege to serve you and your family.

As we close up 2019, we move to 2020 with new visions of what we'd like to see. New goals and opportunities will be plentiful and we ask that you'll allow us to continue to serve you. As we wrap up the 40th anniversary, we hope you'll be with us for the next 40 years. Both healthcare and banking are ever changing spaces, and there will be interesting times ahead, and I am confident that we can face them together successfully.

So from our family to yours, we wish you the very best for the holiday season, and we aspire to continue our valued relationship with you into a bright 2020! Thank you for banking at HealthCare Associates Credit Union. We are honored to have a relationship with you.

Joseph J. Kregul | President/CEO





OF HEIPING

1979 - 2019

October 23rd will be our official 40th anniversary of helping the community and health care professionals around the Nation to bank healthy®! As you know we've been giving back all year with #PayIt40 and October is no exception!

Join us for "Fab 40 Fridays" at our branches during October for music, giveaways and random #PayIt40's.

You inspire us, of course we

always knew our members were the best! Your random acts of kindness have made a difference to so many people.

Keep buying lunches for strangers that need a boost, starting fund raisers for those in need, paying for orders at the drive through, helping out at charities, lending a hand to those struggling with illnesses and so much more. We've been awed by your acts of kindness! You've shown that paying it forward feels good!

#### Smiles abound with HACU's #PayIt40 giveaways!







Desi and her beautiful family and #PayIt40 gifts from HACU

Judith, winner of a #PayIt40 cruise certificate

Kristine Winning \$500!

Now let's rock October with the power of paying it forward!



On Oct. 14th we're closed but we are still hard at work doing good. Because "Doing Good Feels Good"

we will be volunteering on our day off to #PayIt40 by handpacking meals at Feed My Starving Children. We'll be putting the credit union philosophy of "people helping people" into every meal we pack!

Each day FMSC and it's partners distribute meals in schools, orphanages, clinics and feeding programs around the world to deliver hope and break the cycle of poverty.

Looking for a way to Pay It Forward? Visit fmsc.org it's a very cool way to help fight world hunger. You can choose to volunteer your time, and kids 5+ and adults of all ages are welcome. Take a look at their upcoming events!





Emergency Nurses Week™ October 6-12, 2019 Emergency Nurses Day® October 9, 2019

During Emergency Nurses Week we honor emergency nurses, because one day is simply not enough to recognize all contributions made by emergency nurses.

Thank you for all you do and for allowing us to serve you. You are why we are so dedicated to health!





#### Halloween at the branches all October!

Visit a HACU branch with the kids during October! They'll be happy to have a bag of candy and you'll be happy to help them save.

We'll make the initial \$5 deposit to open their account, establish their membership and give them a trick-or-treat bag with goodies inside.\*

\*\$5 is deposited into the new savings account. Monthly account maintenance fee will be waived until 18 years of age. Early account closing fee will apply if closed within 90 days of opening. To qualify for this promotion you must be under the age of 18, and live in a HACU community charter area or be a member of the immediate family or household of a current HACU member. Promotion runs October 1-31, 2019. While supplies last. Please note that the goodies may contain: milk, egg, peanut, tree nut, wheat, and/or soy or other allergens.

**FIND A BRANCH** 

### Refinance your home with no closing costs and a Gift Card



\*Home Stretch Mortgage applied for during the promotional period of September 1 through October 31, 2019, later approved and funded will qualify for a gift card. A \$250 Gift Card will be awarded to each qualifying Home Stretch Mortgage of \$30,001 or more and a \$150 Gift Card for those of \$30,000 or less. Home Stretch Mortgages currently financed with HACU do not qualify for the promotion. Rates, terms and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral. Property insurance is required.

One of the best ways to save money is to refinance into a lower rate and pay off your mortgage sooner if you can. We can help you! Refinance into a HACU Home Stretch Mortgage during October, you won't pay any closing costs and you'll receive either a \$150 or a \$250 gift card depending on the amount of your mortgage.

Home Stretch Mortgage, must be secured by owner occupied real estate, in IL, IN, MO and WI. Minimum Loan amount of \$25,000 in new money to avoid closing costs. 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. © HACU 2019

LEARN MORE Act now - ends Oct. 31st.\*

#### If you're interested in gift cards and cash awards you'll be interested in our Double Rewards Points!



#### JUST IN TIME FOR THE BUSIEST SHOPPING SEASON

Starting this November you'll be rewarded with Double Rewards Points while you shop using your HACU credit card and debit cards.\*



Redeem them for gift cards or cash awards and make sure to take advantage of the many other perks that come with your cards. Visit hacu.org to find out more!

\*Double Rewards Points on signature based credit card and debit card purchases from 11/01-12/31/2019. Cash Advances, PIN and POS transactions, gambling and car dealership purchases are not eligible for this promotion. Go to hacu.org for more details on the Double Rewards Promotion or the HACU Checking Account.

Apply for a CREDIT CARD or DEBIT/CHECK CARD

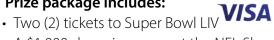
YOU COULD

#### STEP ON THE FIELD AT SUPER BOWL LIV

Use your Visa between 9/1/19 -11/15/19 to enter automatically.

PAY WITH VISA FOR A CHANCE TO WIN. IT'S LIKE SCORING A TOUCHDOWN, BUT A WHOLE LOT EASIER.

#### Prize package includes:





- A \$1,000 shopping spree at the NFL Shop
- Pre-game coin toss experience\*
- · Airfare, hotel, and ground transportation

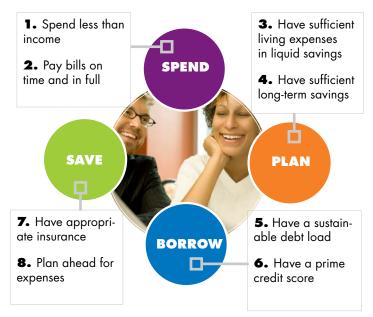
\*Subject to change. NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Open to legal residents of the 50 U.S. & DC, 18 or older. Void in PR & where prohibited. Ends 11/15/19. For full Official Rules, including details on non-purchase entries, go to <a href="https://www.visa.com/NFLUItimateFanExperienceFullRules.">www.visa.com/NFLUItimateFanExperienceFullRules.</a>

## **Eight Ways to Measure Financial Health**

## Four Components and Eight Indicators of Financial Health

Spend, Save, Borrow, and Plan. These components mirror your daily financial activities. What you do today in terms of spending, saving, borrowing, and planning either builds towards or detracts from your resilience and ability to pursue opportunities. For example, will you be able to handle a car breakdown or an extra medical bill? Will you be able to save for college or go on your dream vacation?

HACU is here to help you with the resources you need. Visit our website and find financial education made easy. Here's to banking healthy!



Source: finhealthnetwork.org and the Center for Financial Services Innovation

#### Help us celebrate the credit union difference! Visit a HACU branch on October 17th for a treat.\*



Everything credit unions do serves the needs of members on a local scale. Credit unions impact local communities across the globe by bringing financial empowerment to their community, which inspires other credit unions to enhance their service. International Credit Union Day (ICU Day) is an opportunity to raise worldwide awareness about the movement. See you soon!

\*We'll do our best to keep the treats coming but just keep in mind, it's while supplies last. Please note that the goodies may contain: milk, egg, peanut, tree nut, wheat, and/or soy or other allergens.

**FIND A BRANCH** 

#### **HACU's Annual Board Meeting Notice**

The Annual Board Meeting is being held on Wednesday, February 19, 2020, at 9:00 am at 1151 E. Warrenville Rd. Naperville, IL

Healthcare leaders serving healthcare members. Our board members are a diverse blend of healthcare industry leaders representing hospitals, associations, health care systems, and other providers of care. Board members serve voluntarily and are not compensated for their services.

### Before you visit a branch please note the upcoming closing dates.

Columbus Day

Monday, October 14

Veterans Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

**Christmas Eve** (12pm close) Tuesday, December 24 Christmas Day

Wednesday, December 25

New Year's Eve (3pm close) Tuesday, December 31

# Bank Healthy® hacu.org My247 Digital Banking

Telephone Teller 630.276.5726

or 800.213.6445 (toll-free)

**Contact Center 630.276.555** 

Or 800.942.0158 (toll-free) MKT\_PulseQ4\_102019 ©HACU

Naperville Branch	Des Plaines Branch	Oak Lawn Branch	Winfield Branch	Palos Community Hospital
1151 East Warrenville Rd. Naperville, IL 60563	249 South River Rd. Des Plaines, IL 60016	4710 W 95th Street Oak Lawn, IL 60453	27W460A Chicago Ave. Winfield, IL 60190	12251 S. 80th Ave. Palos Heights, IL 60463 (restricted access)

