



Want to keep your staff in the know?

Schedule a Visit

If your company currently has an affiliation with HealthCare Associates Credit Union and you would like to schedule an on-site visit, please contact Dana Hall, Account Development Specialist, at 630.276.5740 or dhall@hacu.org.

Human Resources Orientation

A representative will come on-site to meet with the Human Resources staff of your company to review the benefits of HealthCare Associates Credit Union. We will provide free marketing materials and review the products and services available to all employees. We will also have a brief overview of our forms and applications so that each HR staff member is comfortable assisting employees through the enrollment process.

HealthCare Associates Benefit Visit

We would also be happy to schedule a date to be available to all staff. During the visit, a representative will educate staff on the benefits of HealthCare Associates Credit Union. Employees will have the opportunity to enroll as a new member, make changes to existing memberships, and ask questions about our products and services. HealthCare Associates Credit Union will provide flyers to print and post or email to all staff announcing the event.

Financial Education Workshops

As another FREE benefit of credit union partnership, your company has access to a wide variety of financial education workshops. Sessions typically run for one hour and can be conducted onsite or via the web. Some of the topics include identity theft, credit scores, budgeting, and debt recovery. For more information and to schedule a workshop, contact Dana Hall, Account Development Specialist, at **630.276.5740** or dhall@hacu.org. See attached for list of topics.

If what you had in mind is not listed above, please contact us and we will be happy to accommodate your specific needs.

Schedule a workshop!

“Advantages of Credit Union Membership” Agenda

Presenter: Dana Hall, Account Development Specialist

Credit Union members will attest that joining was often the best decision they have made in their financial lives. In this time of accelerating change, it is important to truly understand how credit unions are unique and different, and why we remain a necessary and extremely popular financial alternative for 87 million Americans.

1. Definition of a Credit Union
2. History
3. Credit Union vs. Bank
4. Savings Products
5. Loan Products
6. HealthCare Associates Credit Union Advantage

“Building a Better Budget” Agenda

Presenter: Dana Hall, Account Development Specialist

The math that lies at the root of a strong spending plan is simple: The amount of money going out must always be less than, or equal to, the amount of money coming in. Most of us have a fairly good sense of how much we bring home each month through our paychecks and perhaps earnings on savings and investments. Money going out, however, may be a bit fuzzier.

1. Why Budget?
2. Obstacles to Getting Started
3. Setting Goals
4. Track Where it Goes
5. What does a Budget Look Like?
6. Budget Busters
7. Action Plan

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“Digging out of the Debt Hole” Agenda

Presenter: Dana Hall, Account Development Specialist

Your phone is ringing off the hook with calls from creditors, the bills are piling up on the kitchen counter, you find yourself up at night stressing about how to make it all stop...where can you turn for help? Get the tools you need to talk to creditors, explore your options, and get back on track!

1. How Bad is it?
2. Dealing with Creditors
3. Paying Bills in a Financial Crisis
4. The “B” word (budget)
5. Myths of Debt Repair
6. Consequences of Bankruptcy
7. Educational Resources

“Financing or Refinancing-Smart Mortgage Decisions” Agenda

Presenter: Dana Hall, Account Development Specialist

Today’s market finds consumers in a variety of different places when it comes to home ownership. Whether you are looking to buy while the prices are low or refinance the loan you have, taking advantage of the low rates is the common theme. HealthCare Associates Credit Union has solutions for you as a first-time buyer or if you find yourself “underwater” or owing more than your home is currently worth. Come learn about the steps you need to take to get the most bang for your buck!

1. Initial Steps
2. Calculating Cost
3. First Mortgage Options
4. Refinance Options
5. HealthCare Associates Credit Union Specials

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Learn about the healthy way to bank

“Identity Theft Solutions” Agenda

Presenter: Dana Hall, Account Development Specialist

Your purse or wallet is missing...do you know what to do? Identity Theft still remains a rising crime, prevalent across the world. Learn the methods perpetrators use to obtain your personal information, the measures necessary to protect yourself, and the actions to take if you find yourself a victim of Identity Theft.

1. Get Smart...the Criminals have!
2. Common and New Methods of ID Theft
3. Preventing Financial Fraud
4. Protecting Your Credit Report
5. Warning Signs
6. Take Action!

“Importance of Direct Deposit” Agenda

Presenter: Dana Hall, Account Development Specialist

Still receiving a paper check? You may have your reasons as to why you do not want direct deposit, but let us ease your fears. Direct Deposit will save you time and money! Come learn about the system that has been sending electronic payments for over 30 years.

1. History
2. Process
3. Getting Started
4. Advantages
5. HealthCare Associates Credit Union and You

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“Manage Your Holiday Spending” Agenda

Presenter: Dana Hall, Account Development Specialist

Do you end up on the naughty list every December from over-spending? Get the tools and inspiration to make a plan and stick to it. Together we can have a holly, jolly holiday season!

1. It's Here! Is it Too Late?
2. Coming up Short
3. Shopping Tips
4. Planning Ahead
5. Educational Resources

“On the Road to Riches: The Basics of Saving and Investing” Agenda

Presenter: Dana Hall, Account Development Specialist

No matter your goals—world travel, early retirement, owning a home—a healthy financial foundation is key. Learn how to plan your savings and investments to accomplish your road to riches!

1. Goals and Budget
2. Investment Instruments
3. Research
4. Asset Allocation
5. Investment Tips

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“Engaging, and a
great resource
for our staff”

“Payday Loan Trap” Agenda

Presenter: Dana Hall, Account Development Specialist

Research shows that the payday lending business model is designed to keep borrowers in debt, not to provide one-time assistance during a time of financial need. According to the Center for Responsible Lending, borrowers who receive five or more loans a year account for 90% of the lenders’ business. Tempting as they may seem when times are tough, learn why these services are not the answer you may be looking for.

1. What is a Payday Loan?
2. Cause of the Vicious Cycle
3. Getting Out
4. Who Can Really Help?
5. Alternate Resources

“Planning for Retirement: The Basics” Agenda

Presenter: Dana Hall, Account Development Specialist

No matter what stage you are in the retirement planning process, the goal always remains the same--to ensure your lifestyle does not suffer when you stop working. Preparing for the future is often such a daunting task that many procrastinate. Equip yourself with the fundamental knowledge needed to overcome the challenges and play an active role in the retirement planning process.

1. Challenges
2. Calculating How Much You’ll Need
3. Budgeting
4. Retirement Accounts
5. Investment Options
6. Research Tools

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“Psychology of Spending” Agenda

Presenter: Dana Hall, Account Development Specialist

You went in planning to “just look” and walked out with \$500 worth of clothes. How did that happen?? Psychologists have found that many forces govern our consumer behavior and cause us to make decisions that are not necessarily rational or in our best interest. However, understanding why we buy or what we buy can help us make better decisions in the future.

1. Role of Advertising
2. Keeping up with the Joneses
3. Spending Habits
4. Impulse Shopping, Bargain Hunting and Retail Therapy
5. Spending vs. Saving
6. The Role of Credit
7. Be a Conscious Consumers

“Repaying Student Loans” Agenda

Presenter: Dana Hall, Account Development Specialist

With your alma mater in the rearview mirror, it is-or soon will be-time to start repaying the student loans that helped get you on the road to your new career. With the different types of student loans and all the rules, regulations, and options for repayment, this task could be daunting. Gain the knowledge and race to be debt-free in the most effective and timely manner possible, even if you are already in default.

1. Types of Student Loans
2. Repayment Plans
3. Consolidation
4. Cancellation/Forgiveness
5. Deferment vs. Forbearance
6. Consequences of Default
7. Educational Resources

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We promise to make it easy to do business with us

“Smart Car Buying” Agenda

Presenter: Dana Hall, Account Development Specialist

Purchasing a car is the second biggest purchase we make after a home. It can be a daunting task if we are not an educated consumer. Know your options, use all available resources, and lean on your credit union to SAVE MONEY. Make an auto buying transaction fast, affordable, and fun-as it should be!

1. The Truth of the Trade-in
2. Reading an Invoice
3. Free Resources
4. Member Loyalty Discount
5. Why Payroll Deduction?
6. Rebate vs. Low Rate
7. Special Financing Options

“Using Credit Cards Wisely” Agenda

Presenter: Dana Hall, Account Development Specialist

Using a credit card is like driving a car- not knowing how to do it properly could get you into some bad situations. But with the right knowledge and mindset, both can take you where you want to go!

1. Why Does Using Credit Wisely Matter
2. Using Credit to Achieve your Goals
3. Types of Credit Cards
4. Choosing the Right Card for you
5. Having a Plan for your Credit Card
6. Ways Out of Credit Crisis
7. Rebuilding Your Credit
8. Your Credit and Helping Others

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“Your Credit Score” Agenda

Presenter: Dana Hall, Account Development Specialist

Credit Scores have a strong impact on our financial lives. Keeping your score high helps you achieve your goals quickly at the lowest possible cost. Know the facts, debunk the myths, and protect your options to create positive scores and be in the best position you can in the long run!

1. The History of Credit Scores
2. How FICO Scores are Determined
3. How to Improve your FICO Score
4. Non-traditional Credit Scores
5. Beware Credit Repair
6. What to Ignore
7. Using Your Resources

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“Very
informative
and up to date”

Testimonials

James Pawlowicz, Director of Human Resources at Shriners Hospitals for Children, Chicago

“I wanted to let you [Dana] know that the workshops provided for Shriners Hospitals for Children –Chicago over the last several years have been extremely well received, and have been mentioned by Senior Leadership as being a valuable resource and offering by Human Resources for the employees, most specifically the workshops on Knowing Your Credit Score and Pay Day Loan Traps. Additionally, staff have conveyed the importance and significance of these workshops to their personal knowledge base, and have sincerely appreciated them. As the hospital reflects on these, we are certain we want to continue these programs for the benefit of staff, as well as consider additional programs you [HACU] can provide to display an ongoing interest in advancing the knowledge base of our employees. Thanks for your efforts with this!”

Therese Marino RN, MHA. MS at Advocate South Suburban Hospital

“We love to come to the credit union presentations!” “Dana is a great presenter.” These are just a sample of what I have heard after Dana has completed a presentation. We have used Dana for the past year on a variety of topics and all of them have been a success. Associates have come to me afterward and told me how Dana has made a difference in their lives. It has been a pleasure working with her.

April M. Hughes, Senior Benefit Specialist, Resurrection Medical Center

“Dana is a dynamic speaker who engages her audience with relevant, financially savvy information and topics. We have had the pleasure of having her present at Resurrection Medical Center on multiple occasions, and have received positive employee feedback about the effectiveness of her presentations. We look forward to having HACU on-site every quarter.”

Katie Hurley, Human Resources Assistant, Smith Crossing

“Dana has been to both Smith Senior Living locations presenting on several of her topics, and she has been well received by our staff each and every time. She is an excellent public speaker, and is very knowledgeable on her subject matters. Her presentations are interesting and engaging, and she is always helpful when presented with questions from attendees. Staff members always comment on how much they look forward to and enjoy her presentations. She is an asset to the HealthCare Associates Credit Union and is highly recommended by Smith Senior Living.”

Steven Koob, Employee Financial Benefits Manager, Ann & Robert H. Lurie Children’s Hospital of Chicago

“Our employees appreciate the HACU seminars we have. The last one we had was so well attended, we didn’t have enough chairs. We wish we had the time and space to have more. Not only are the topics timely, like ‘Digging Out of Debt’, but the employees learn the advantages of credit unions. They always sign up new members. Dana Hall is an enthusiastic and knowledgeable presenter.”

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