

# Loan Rates

\*APR = Annual Percentage Rate.  
Rates are subject to change without notice.

Rates effective 05.01.2025

Limited-time Promotional Rate



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

## Vehicle Loans

### Auto Loans

Model Year	2025– 2023 <sup>1</sup>	2022-2020 <sup>1</sup>
as low as .....	4.99% APR*	4.99% APR*

### BuyersChoice Auto Loan Program

Model Year	2025 – 2023 <sup>1</sup>	2022-2020 <sup>1</sup>
as low as .....	6.29% APR*	6.79% APR*

### Motorcycles, Boats & RVs

Model Year	2025 – 2023 <sup>1</sup>	2022-2020 <sup>1</sup>
as low as .....	6.29% APR*	6.79% APR*

<sup>1</sup>All loans subject to credit qualifications and collateral value.

## Personal Loans

### Signature Loans from \$1,000 to \$40,000<sup>5</sup>

as low as ..... 9.90% APR\*

### Shared Secured Loan rate of ..... 4.00% APR\*

### CD Secured Loan rate is 3% above the securing CD

### Credit Builder Loans from \$500 to \$5,000<sup>6</sup>

Rate of ..... 5.00% APR\*

<sup>3</sup>All loans are subject to terms & conditions.

<sup>4</sup>No access to funds until loan is paid in full.

## Visa® Credit Cards

### Visa Platinum Rewards Program (no annual fee)

as low as ..... 9.90% APR\*

### Visa Platinum Secured Rewards Program (no annual fee)

as low as ..... 15.60% APR\*

## Home Financing

### Home Equity Financing

#### 85% Home Equity Loan<sup>2-3</sup>

up to 85% loan-to-value from \$5,000 to \$500,000

as low as ..... 6.54% APR\*

#### 100% Home Equity Loan<sup>2-3</sup>

up to 100% loan-to-value from \$5,000 to \$40,000

as low as ..... 7.80% APR\*

#### Home Equity Line Of Credit (HELOC)<sup>2, 3 & 4</sup>

\$5,000 to \$500,000 — variable rate adjusts quarterly

- 7.25% APR for lines of \$50,000 – \$500,000

- 7.50% APR for lines of \$5,000 – \$49,000

10-year term, balloon note, interest-only payments

#### Home Stretch Mortgage for Refinancing<sup>2</sup>

NO CLOSING COSTS!

Up to 70% loan-to-value from \$25,000 to \$500,000

as low as ..... 5.20% APR

### Conventional Home Mortgages

#### First Mortgage Loans<sup>5</sup>

Up to 90% loan-to-value. Available for refinances or purchases on loans from \$40,000 up to, but not including, Jumbo Mortgages. Save money on PMI with no PMI mortgage options.

Terms & conditions apply, full details will be provided as you apply & the loan is processed.

#### Additional mortgage products are available nationwide.

For rates and information or to apply, call our trusted mortgage partner, CUMA, at 844.323.2274 (24-hours) or visit the mortgages page at [hacu.org](http://hacu.org).

<sup>2</sup>. Available to IL, IN, MO and WI residents. LTV (Loan-to-Value). <sup>3</sup>. Closing costs may apply based on the loan amount  
<sup>4</sup>. Rate is Variable, and may change Quarterly. Variable rate is Wall Street Prime rate. Rate for lines \$5,000-\$49,999 is Prime rate, rate for Lines from \$50,000-\$500,000 is Prime rate minus 0.25%. Floor rate of 5.00% APR. <sup>5</sup>. No PMI Mortgages are available for a limited time, with a minimum of 10% or more of the home's value in equity or down payment and an escrow account. Loans are subject to credit review, approval and program guidelines. Available on single family, owner-occupied residences only, with a minimum loan amount of \$40,000 up to, but not including jumbo mortgages. 90% Loan-to-Value or lower. Terms and conditions may apply and rates are subject to change daily. Only new loan funding, not available for existing HACU loans. APR=Annual Percentage Rate

All loans are subject to credit review, approval and program guidelines. Terms and conditions may apply and rates are subject to change daily. APR=Annual Percentage Rate



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