## Home Equity Financing

<table>
<thead>
<tr>
<th>Product</th>
<th>Model Year 2020-2018</th>
<th>Model Year 2017-2015</th>
<th>LTV</th>
<th>Rate of</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% Home Equity Loan</td>
<td></td>
<td></td>
<td>Up to 100%</td>
<td>as low as ……………….</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>LTV Loans</td>
<td>5.95% APR*</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>from $5,000 to $40,000</td>
<td>……………</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>as low as</td>
<td>3.19% APR*</td>
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<td></td>
<td></td>
<td>2-3</td>
<td>3.69% APR*</td>
</tr>
</tbody>
</table>

### Home Equity Line of Credit (HELOC)

- Up to 85% LTV Lines from $5,000 to $500,000
- Variable Rate adjusts quarterly

- 4.00% APR* for lines of $50,000-$500,000
- 4.00% APR* for lines of $5,000-$49,999

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

## Conventional Home Mortgages

### No PMI Mortgage

- Up to 90% LTV. Available for refinances or purchases on loans from $40,000 up to but not including Jumbo Mortgages.

Terms and conditions apply, full details will be provided as you apply and the loan is processed. Available on applications applied for and later approved. Limited time offer.

## Personal Loans

### Signature Loans

- from $1,000 to $40,000
- as low as ………………………………… 5.90% APR*

### Share 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
- Rate of ………………………………… 5.00% APR*

1 All loans subject to credit qualifications and collateral value.
2 Minimum loan amount of $15,000.

## Auto Loans

### BuyersChoice Auto Loan Program

- Model Year 2020-2018
- as low as ………………. 3.19% APR* 3.69% APR*

## Home Stretch Mortgage for Refinancing

- No Closing Costs! Up to 70% LTV* Loans from $25,000 to $500,000 as low as 3.35% APR*

## 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*

## Student Loans

For more information please visit the student loan pages at hacu.org

### Student Loan Refinancing

Consolidate Federal & Private Student Loans into one payment*

### Private Student Loan

Pay for ALL qualified education expenses*

1 Terms and conditions apply, full disclosures will be provided as you apply and the loan is processed.
2 Available to IL, IN, MO and WI residents. LTV (Loan-to-Value).
3 Closing costs may apply based on the loan amount.
4 Minimum loan amount of $15,000.
5 All loans subject to credit qualifications and collateral value.
6 Minimum loan amount of $15,000. 3.67% APR on new balances.
7 No access to funds, until loan is paid in full.
8 Terms and conditions apply, full disclosures will be provided as you apply and the loan is processed. Available on applications applied for and later approved. Limited time offer.
9 10-year term, balloon note, Interest-only payments.

## Additional Mortgage Products Available–Nationwide

For rates and information call Colin Ungstad at 630.383.0121. To apply, call 866.392.2376 (24 hours) or visit the Mortgages page at hacu.org

**Effective 04.01.2020**