



VEHICLE LOANS

Auto Loans

Model Year	2019-2016 ¹	2015-2013 ¹
as low as	2.94% APR*	3.44% APR*

BuyersChoice Auto Loan Program

Model Year	2019-2016 ¹⁻²	2015-2013 ¹
as low as	3.94% APR*	4.44% APR*

Motorcycles, Boats and RVs

Model Year	2019-2016 ¹	2015-2013 ¹
as low as	3.94% APR*	4.44% APR*

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

PERSONAL LOANS

Signature Loans from \$1,000 to \$40,000

as low as 5.90% APR*

Share or CD Secured Loan

Rate of 4.00% APR*

Credit Builder Loans from \$500 to \$5,000¹

Rate of 5.00% APR*

¹No access to funds, until loan is paid in full

CREDIT CARDS

1.99% APR* on Visa Balance Transfers. Terms and conditions apply.

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*

*Terms and conditions apply, full disclosures will be provided as you apply and the loan is processed.

HOME FINANCING

Home Equity Financing

100% Home Equity Loan² Up to 100% LTV Loans from \$5,000 to \$40,000 as low as 6.45% APR*

85% Home Equity Loan² Up to 100% LTV Loans from \$5,000 to \$500,000 as low as 4.45% APR*

Home Equity Line of Credit (HELOC)²⁻³ Up to 85% LTV Lines from \$5,000 to \$500,000—Variable Rate adjusts quarterly

- 4.75% APR* for lines of \$50,000-\$500,000
- 5.00% APR* for lines of \$5,000-\$49,999

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

Home Mortgages

Home Stretch Mortgage for Refinancing² No Closing Costs!

Up to 70% LTV* Loans from \$25,000 to \$500,000

as low as 3.25% APR*

²Available to IL, IN, MO residents. LTV (Loan-to-Value). Closing costs may apply based on the loan amount

³Rate 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 4.00% APR

Additional Home Mortgage Purchase or Refinance not shown above

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