

 **Vehicle Loans**

New Autos Model Year 2018-2016¹

- as low as 2.49% APR* (36 months or less)
- as low as 2.79% APR* (37-60 months)
- as low as 3.29% APR* (61-72 months/\$20,000 min.)
- as low as 4.29% APR* (73-84 months/\$25,000 min.)

Used Autos Model Year 2015-2013¹

- as low as 2.99% APR* (36 months or less)
- as low as 3.29% APR* (37-60 months)
- as low as 3.79% APR* (61-72 months/\$20,000 min.)

Used Autos Model Year 2012-and older¹

- as low as 4.49% APR* (36 months or less)
- as low as 4.79% APR* (37-60 months)

Motorcycles, Boats, RV's¹

- as low as 3.49% APR* (36 months or less)
- as low as 3.79% APR* (37-60 months)

¹All loans subject to credit qualifications and collateral value.

 **Home Loans & Financing**

100% Home Equity Loan²

Up to 100% LTV Loans from \$5,000 to \$40,000

- 6.45% APR* 5 year term
- 7.45% APR* 7 year term
- 7.95% APR* 10 year term

Home Equity Loan²

Up to 85% LTV Loans from \$5,000 to \$500,000

- as low as 4.45% APR* 5 year term
- as low as 5.45% APR* 10 year term

Home Equity Line of Credit²

Up to 85% LTV Lines from \$5,000 to \$500,000

Variable Rate adjusts quarterly

- 0.50% above Prime³ \$50,000 & up.
- 1.00% above Prime³ \$5,000 - \$49,999

10-year term, balloon note

Interest-only payments

Home Stretch Mortgage for Refinancing²

No Closing Costs! Up to 70% LTV* Loans from \$25,000 to \$500,000

- 2.95% APR* 5 year term
- 3.25% APR* 7 year term
- 3.50% APR* 10 year term
- 3.75% APR* 15 year term

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.

²Available to IL, IN, MO residents. LTV (Loan-to-Value). Closing costs may apply based on the loan amount.³ Prime Rate as listed in [The Wall Street Journal](#). Floor rate of 4.00% APR.

 **Personal Loans**

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

- **as low as 4.90% APR***

Share or CD Secured Loan

- Rate of 4.00% APR*

Credit Builder Loans from \$500 to \$5,000

- 5.00% APR* (12 or 24 month term)
No access to funds paid down.

 **Student Loans**

Student Loan Refinancing

- Consolidate Federal & Private Student Loans into one payment*

Private Student Loan

- Pay for ALL qualified education expenses*

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

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

 **Credit Cards**

Visa® Platinum Card

- as low as 9.90% APR* with Rewards Program no annual fee

Visa® Platinum Secured Card

- as low as 15.60% APR* with Rewards Program no annual fee

Build your credit; credit limits of \$500 to \$2,000 are equal to your security deposit