VEHICLE LOANS

Auto Loans
Model Year  2020-2018  2017-2015

as low as  2.69% APR*  3.19% APR*

BuyersChoice Auto Loan Program
Model Year  2020-2018  2017-2015

as low as  3.69% APR*  4.19% APR*

Motorcycles, Boats and RVs
Model Year  2020-2018  2017-2015

as low as  3.69% APR*  4.19% APR*

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

PERSONAL LOANS

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

as low as  7.90% 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 are subject to terms and conditions
2 No access to funds, until loan is paid in full

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*

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

as low as  6.45% APR*

85% Home Equity Loan  Up to 85% LTV Loans from $5,000 to $500,000

4.25% APR*

Home Equity Line of Credit (HELOC)  Up to 85% LTV Lines from $5,000 to $500,000

• 4.00% APR* for lines of $50,000-$500,000
• 4.25% 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.

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*

2 Available to IL, IN, MO and WI residents. LTV (Loan-to-Value). 3. Closing costs may apply based on the loan amount. 4. 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 4.00% APR. 5. 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

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

Federally Insured

Effective 03.13.2020