### Vehicle Loans

#### Auto Loans
<table>
<thead>
<tr>
<th>Model Year</th>
<th>2020 – 2018&lt;sup&gt;1&lt;/sup&gt;</th>
<th>2017-2015&lt;sup&gt;1&lt;/sup&gt;</th>
</tr>
</thead>
<tbody>
<tr>
<td>as low as</td>
<td>2.19% APR*</td>
<td>2.69% APR*</td>
</tr>
</tbody>
</table>

#### BuyersChoice Auto Loan Program
<table>
<thead>
<tr>
<th>Model Year</th>
<th>2020 – 2018&lt;sup&gt;1&lt;/sup&gt;</th>
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<tbody>
<tr>
<td>as low as</td>
<td>3.19% APR*</td>
<td>3.69% APR*</td>
</tr>
</tbody>
</table>

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

### Personal Loans

#### Signature Loans
- from $1,000 to $40,000<sup>1</sup>
- as low as ................................................. 7.90% 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>1</sup>
- Rate of ....................................................... 5.00% APR*

<sup>1</sup> All loans subject to terms & conditions.

### 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

##### 100% Home Equity Loan<sup>2,3</sup>
- up to 100% loan-to-value from $5,000 to $40,000
  - as low as .................................................. 5.95% APR*

##### 85% Home Equity Loan<sup>2,3</sup>
- up to 85% loan-to-value from $5,000 to $500,000
  - as low as .................................................. 4.25% APR*

#### Home Equity Line Of Credit (HELOC)<sup>2,3 & 4</sup>
- $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 – $49,000
- 10-year term, balloon note, interest-only payments

#### Conventional Home Mortgages

##### No PMI Mortgage<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.
  - Terms & conditions apply, full details will be provided as you apply & the loan is processed. Available on applications applied for & later approved. Limited time offer.

##### 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 .................................................. 3.35% APR

<sup>2</sup> Available in IL, IN, MO and WI residents. <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 Prime Rate minus 0.25%. Floor rate of 4.00% APR. <sup>5</sup>No PMI Mortgage 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 HealthCare Associates Credit Union loans. APR = Annual Percentage Rate.

### 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*

<sup>1</sup> Terms & conditions apply. Full disclosures will be provided as you apply & the loan is processed.

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The healthy way to bank

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