# Loan Rates

*APR = Annual Percentage Rate. Rates are subject to change without notice.

Rates effective 11.16.2020

## Vehicle Loans

### Auto Loans

<table>
<thead>
<tr>
<th>Model Year</th>
<th>2020 – 2018</th>
<th>2017-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>as low as</td>
<td>2.19% APR*</td>
<td>2.69% APR*</td>
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</table>

### BuyersChoice Auto Loan Program

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<th>Model Year</th>
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<td>as low as</td>
<td>3.19% APR*</td>
<td>3.69% APR*</td>
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</tbody>
</table>

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

## Personal Loans

### Signature Loans

from $1,000 to $40,000

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

Rate of 5.00% APR*

1. All loans are subject to terms & conditions.
2. No access to funds until loan is paid in full.

## 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*

## 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 & conditions apply. Full disclosures will be provided as you apply & the loan is processed.

## Home Financing

### Home Equity Financing

1. **100% Home Equity Loan**
   - up to 100% loan-to-value from $5,000 to $40,000
   - as low as 5.95% APR*

2. **85% Home Equity Loan**
   - up to 85% loan-to-value from $5,000 to $500,000
   - as low as 3.75% APR*

### Home Equity Line Of Credit (HELOC)

$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

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

NO CLOSING COSTS!

Up to 70% loan-to-value from $25,000 to $500,000

as low as 3.35% APR

1. Available in IL, IN, MO and WI residents.
2. Closing costs may apply based on the loan amount.
3. Rate is variable and may change quarterly. Variable rate is Prime Rate minus 0.25%. Floor rate of 4.00% APR.
4. Rate is variable and may change quarterly. Variable rate is Prime Rate minus 0.25%. Floor rate of 4.00% APR.
5. 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.

Additional mortgage products are 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.

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