Loan Rates

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

Vehicle Loans

Auto Loans
Model Year 2020 – 2018
as low as .................. 2.19% APR* ............................ 2.19% APR*

Motorcycles, Boats & RVs
Model Year 2020 – 2018
as low as .................. 2.19% APR* ............................ 2.69% APR*

BuyersChoice Auto Loan Program
Model Year 2020 – 2018
as low as .................. 3.19% APR* ............................ 3.19% APR*

Home Financing

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

85% Home Equity Loan
up to 85% loan-to-value from $5,000 to $500,000
as low as ......................................................... 4.25% 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

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*

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*

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*

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.

hacu.org • 1151 East Warrenville Road • Naperville, Illinois • 800.942.0158