

VEHICLE LOANS

Auto Loans

New Model Years 2019-2016¹

- as low as 2.69% APR* (36 months or less)
- as low as 2.99% APR* (37-60 months)
- as low as 3.49% APR* (61-72 months/\$20,000 min.)
- as low as 4.49% APR* (73-84 months/\$25,000 min.)

Model Years 2015-2013¹

- as low as 3.19% APR* (36 months or less)
- as low as 3.49% APR* (37-60 months)
- as low as 3.99% APR* (61-72 months/\$20,000 min.)

Model Years 2012 and older¹

- as low as 4.69% APR* (36 months or less)
- as low as 4.99% APR* (37-60 months)

BuyersChoice Auto Loan Program

New Model Years 2019-2016¹⁻²

- as low as 3.69% APR* (36 months or less)
- as low as 3.99% APR* (37-60 months)
- as low as 4.49% APR* (61-72 months)

Model Years 2015-2013¹⁻²

- as low as 4.19% APR* (36 months or less)
- as low as 4.49% APR* (37-60 months)
- as low as 4.99% APR* (61-72 months)

New Motorcycles, Boats and RVs

New Model Years 2019-2016¹

- as low as 3.69% APR* (36 months or less)
- as low as 3.99% APR* (37-60 months)
- as low as 4.49% APR* (61-72 months/\$20,000 min.)
- as low as 5.49% APR* (73-84 months/\$25,000 min.)

Model Years 2015-2013¹

- as low as 4.19% APR* (36 months or less)
- as low as 4.49% APR* (37-60 months)
- as low as 4.99% APR* (61-72 months/\$20,000 min.)

Model Years 2012 & older¹

- as low as 5.69% APR* (36 months or less)
- as low as 5.99% APR* (37-60 months)

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

PERSONAL LOANS

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

- as low as 6.90% 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, until loan is paid in full

HOME FINANCING

Home Equity 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

85% 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
- as low as 5.75% APR* 15 year term

Home Equity Line of Credit (HELOC)²⁻³

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

Variable Rate adjusts quarterly

- 4.50% APR* for lines of \$50,000-\$500,000
 - 4.75% APR* for lines of \$5,000-\$49,999
- 10-year term, balloon note, Interest-only payments

Home Mortgages

Home Stretch Mortgage for Refinancing²

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

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

Additional 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

³Rate 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

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.

CREDIT CARDS

Visa® Platinum

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

Visa® Platinum Secured

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