## Vehicle Loans

### Auto Loans
<table>
<thead>
<tr>
<th>Model Year</th>
<th>2020 – 2018¹</th>
<th>2017-2015¹</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 – 2018¹</th>
<th>2017-2015¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>as low as</td>
<td>3.19% APR*</td>
<td>3.69% APR*</td>
</tr>
</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 $40,000³
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 $5,000⁴
Rate of 5.00% APR*

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

## Home Financing

### Home Equity Financing

#### 100% Home Equity Loan², ³
up to 100% loan-to-value from $5,000 to $40,000
as low as 5.95% APR*

#### 85% Home Equity Loan², ³
up to 85% loan-to-value from $5,000 to $500,000
as low as 3.75% APR*

### Home Equity Line Of Credit (HELOC)², ³ & ⁴
$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 Mortgage⁵
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 Refinancing²
NO CLOSING COSTS!
Up to 70% loan-to-value from $25,000 to $500,000
as low as 3.35% APR

² Available in IL, IN, MO and WI residents.
³ Closing costs may apply based on the loan amount.
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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### 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.

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