Loan Rates

*APR = Annual Percentage Rate. Rates are subject to change without notice. Rates effective 10.1.2020

Vehicle Loans

**Auto Loans**
Model Year 2020 – 2018¹ as low as .................. 2.19% APR* .......................... 2.69% APR*
Model Year 2017-2015¹ as low as .................. 2.19% APR* .......................... 2.69% APR*

**BuyersChoice Auto Loan Program**
Model Year 2020 – 2018¹ as low as .................. 3.19% APR* .......................... 3.69% APR*
Model Year 2017-2015¹ as low as .................. 3.19% APR* .......................... 3.69% APR*

**Motorcycles, Boats & RVs**
Model Year 2020 – 2018¹ as low as .................. 3.19% APR* .......................... 3.69% APR*
Model Year 2017-2015¹ as low as .................. 3.19% APR* .......................... 3.69% APR*

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*

³All loans are 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*

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**

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

**85% Home Equity Loan**²,³ up to 85% loan-to-value from $5,000 to $500,000 as low as .................................................. 4.25% 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 Mortgage**⁵
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**² NO CLOSING COSTS!
Up to 70% loan-to-value from $25,000 to $500,000 as low as .................................................. 3.35% APR

²Available in IL, IN, MO and WI residents. ³Closing costs may apply based on the loan amount. ⁴Rate is variable and may change quarterly. Variable rate is Prime Rate minus 0.25%. Floor rate of 4.00% APR. ⁵No 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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