



## VEHICLE LOANS

### Auto Loans

Model Year	2020-2018 <sup>1</sup>	2017-2015 <sup>1</sup>
as low as	2.19% APR*	2.69% APR*

### BuyersChoice Auto Loan Program

Model Year	2020-2018 <sup>1-2</sup>	2017-2015 <sup>1</sup>
as low as	3.19% APR*	3.69% APR*

### Motorcycles, Boats and RVs

Model Year	2020-2018 <sup>1</sup>	2017-2015 <sup>1</sup>
as low as	3.19% APR*	3.69% APR*

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

## PERSONAL LOANS

### Signature Loans from \$1,000 to \$40,000<sup>1</sup>

as low as ..... 5.90% APR\*

**Share 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<sup>2</sup>

Rate of..... 5.00% APR\*

<sup>1</sup>All loans are subject to terms and conditions

<sup>2</sup>No access to funds, until loan is paid in full

## 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](http://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.

## HOME FINANCING

### Home Equity Financing

**100% Home Equity Loan<sup>2-3</sup>** Up to 100% LTV Loans from \$5,000 to \$40,000  
as low as ..... 5.95% APR\*

**85% Home Equity Loan<sup>2-3</sup>** Up to 85% LTV Loans from \$5,000 to \$500,000 as  
low as ..... 3.75% APR\*

**Home Equity Line of Credit (HELOC)<sup>2,3 & 4</sup>** Up to 85% LTV Lines from \$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-\$49,999
- 10-year term, balloon note, Interest-only payments

### Conventional Home Mortgages

**No PMI Mortgage<sup>5</sup>** Up to 90% LTV. Available for refinances or purchases on loans from \$40,000 up to but not including Jumbo Mortgages.

Terms and conditions apply, full details will be provided as you apply and the loan is processed. Available on applications applied for and later approved. Limited time offer.

**Home Stretch Mortgage for Refinancing<sup>2</sup>** **No Closing Costs!** Up to 70% LTV\* Loans from \$25,000 to \$500,000 as low as 3.35% APR\*

<sup>2</sup> Available to IL, IN, MO and WI residents. LTV (Loan-to-Value). <sup>3</sup> Closing costs may apply based on the loan amount

<sup>4</sup> Rate 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

<sup>5</sup> No PMI Mortgages 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 HACU loans. APR=Annual Percentage Rate

### Additional Mortgage Products 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](http://hacu.org)