

Loan Rates

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

Rates effective 5.1.2022

Limited-time Promotional Rate

Vehicle Loans

Auto Loans

Model Year	2022- 2020 ¹	2019-2017 ¹
as low as	1.99% APR*	1.99% APR*

BuyersChoice Auto Loan Program

Model Year	2022 - 2020 ¹	2019-2017 ¹
as low as	2.19% APR*	3.69% APR*

Motorcycles, Boats & RVs

Model Year	2022 - 2020 ¹	2019-2017 ¹
as low as	2.19% APR*	3.69% APR*

¹All loans subject to credit qualifications and collateral value.

Personal Loans

Signature Loans from \$1,000 to \$40,000³

as low as 5.90% 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.

⁴No access to funds until loan is paid in full.

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*

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 5.90% APR*

85% Home Equity Loan²⁻³

up to 85% loan-to-value from \$5,000 to \$500,000

as low as 4.20% 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 3.40% APR

² Available to IL, IN, MO and WI residents. LTV (Loan-to-Value). ³ Closing costs may apply based on the loan amount ⁴ 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 ⁵ 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 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.



ESI Federally Insured By NCUA.

The healthy way to bank®