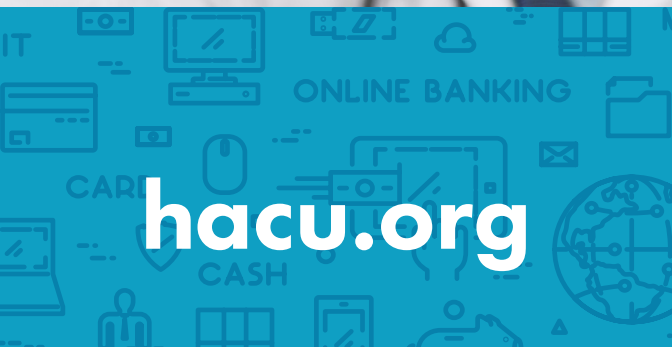




HEALTHCARE ASSOCIATES
CREDIT UNION The healthy way to bank[®]

Building Credit

Plan to build
my credit



hacu.org

Helping you is our #1 goal

Building or repairing credit can be challenging if you don't know all the ins and outs. HealthCare Associates Credit Union has the expertise to help you every step of the way. Establishing and maintaining a good credit history allows you to achieve many of your financial goals in life. Purchasing a home, car, renting an apartment or obtaining employment, among other things, requires you to establish a positive credit history. Let us help get you on the right path.

Build your credit in these small steps:

Step 1. Become a member of HACU. If you already are a member, you are one step ahead of the rest.

Step 2. See which scenario best fits your situation or ask one of our Member Service Representatives at **630.276.5555** or **800.942.0158 (toll-free)** to help discover which product is best for you. Each product here can help improve or build your credit. As your payment history improves so does your credit score, which could give you the ability to secure better interest rates.

Share Secured Loan

Allows you to borrow against your savings at HACU and receive a low-rate loan, while still earning interest on your financial resources on deposit.

- **Saves you money** with a low rate, flexible terms and no prepayment penalty
- **Saves you time** with quick application and approval process
- **Offers you peace of mind** knowing you can access the funds as you pay

Certificate Secured Loan

Is a great choice if you have savings you can put into a CD for the term of the loan.

- **Saves you money** by earning a higher dividend on funds you don't need to routinely access.
- **Offers** a low fixed interest rate
- **Offers you peace of mind** knowing you'll earn the same high rate throughout the term of the deposit

Credit Builder Loan

A secured loan for when you don't have collateral. We'll invest funds for the term and you gain access to the funds when the loan is paid in full.

- **Saves you money** with low rates.
- **Saves you time** with convenient and easy applications.
- **Offers you peace of mind** knowing you are working to build your credit and establishing savings
- **Offers you variety** with loans from \$500-\$5,000 and flexible payment options

Visa® Platinum Secured Credit Card

If you need to build credit, and have money for a security deposit between \$500 and \$2,000, your credit limit will be equal to your security deposit

- **Saves you money** by earning Rewards Points while you shop
- **Offers you peace of mind** knowing you are working to build your credit

Title Secured Loan

If you have the title to your vehicle and would like to use the equity in the vehicle as collateral for the loan

- **Saves you money** with a lower rate than an unsecured loan
- **Offers you peace of mind** knowing you are working to build your credit
- **Offers you variety** with flexible payment options

Step 3. Use HACU's **FREE** financial literacy resources to take an important step toward becoming financially healthy.



Smart—Grow your finances along with your knowledge. Learn how to get the most out of your money.

Enrich is our educational center that supports your financial health with an award winning platform, featuring everything from youth saving through retirement. It's another cornerstone of our complimentary member offerings with videos, worksheets, articles and learning modules designed to give you the tools to make success a reality. No matter where you are in life, what you're planning or what your financial goals are, Enrich will help you! You'll find Enrich at hacu.org under Resources & Planning.

Step 4. Enroll in My247 Digital Banking at hacu.org. My247 encompasses all the online and mobile banking features you need and the extras that take you from average banking to healthy banking.

- **Access & Manage** your accounts with ease
- **Set up** recurring transfers for your loan payments or payment reminder alerts
- **Personalize** alerts & notifications for both account management and security
- **Apply for a loan**



Apply Today



Phone

800.942.0158



Fax

630.276.5868



Mail

Complete & mail an application



Branches

apply at any HACU branch



Contact Center

800.942.0158

Monday

8:30 am — 5 pm

Wednesday

8:30 am — 1 pm

Tues, Thurs, & Fri

8:30 am — 4 pm

Learn more at

hacu.org

The healthy way to bank[®]



**HEALTHCARE
ASSOCIATES
CREDIT UNION**

HealthCare Associates Credit Union
1151 East Warrenville Road
Naperville, IL 60563



**ESI EXCESS SHARE
INSURANCE**

Additional insurance of up to \$250,000 on your savings accounts is provided by Excess Share Insurance Corporation, a licensed insurance company.



Federally insured by NCUA.

@2023 HACU 03 2023