



**HEALTHCARE ASSOCIATES**

**CREDIT UNION**

The healthy way to bank<sup>®</sup>

# Membership



## The Healthy Way To Bank

Our mission: Helping our members achieve their financial goals by providing superior financial solutions to "Bank Healthy".

**hacu.org**

## Welcome To The Healthy Way To Bank®

**Credit unions are not-for-profit.** That's right! Not-for-profit organizations that genuinely care about your financial well-being. As a member, you are also part-owner, which means just like other cooperative memberships, a membership with HealthCare Associates Credit Union (HACU) is unique, and you must qualify for membership. However, your membership can last a lifetime because we live by the saying, "once a member, always a member." Even if you move, our easy-to-access eServices, the convenience of Nationwide CO-OP Shared Branch network, and nationwide surcharge-free ATM network make it easy to take the benefits of a membership wherever you go. All you need is \$5 to start your membership, which goes toward your share of ownership. Then, you have 90 days to add another \$95 or open a qualifying account to avoid incurring any fees.\*\* (See page 3)

### Step 1 Are you eligible for membership?

- **Healthcare Industry:** Any employee or member of one of our thousands of qualifying organizations who serve and/or support the healthcare industry, qualifies.
- **Location:** Any person who lives or works in one of our community charters qualifies. See [hacu.org](http://hacu.org) for locations.
- **Family members:** Any person related by blood or law to an existing HACU member qualifies. Because birds of a feather bank healthy together, that means your family members can join once you do!
- **CU4Kids** When someone makes a donation of as little as \$5 to CU4Kids. CU4Kids is a nonprofit engaged in fundraising to benefit 170 Children's Miracle Network Hospitals.

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### Step 2

## Take advantage of all your new and exclusive benefits!

- **We're Dedicated To Serving Our Members.** We strive for excellence to help members **Bank Healthy®** through low loan rates, high savings rates, easy on-the-go eServices, financial wellness education, and of course, outstanding member service.
- **Convenience.** Members have access to over 5,000 CO-OP Shared branch locations nationwide, as well as access to over 75,000 surcharge-free ATMs nationwide. And since our staff can't be on call 24 hours a day, we offer a personal automated telephone teller available 24/7, when you call 800.213.6445.
- **Financial Wellness and Education Start Here.** Members get exclusive access to our complimentary award-winning financial wellness platform, Enrich. Start a free online profile today to get personalized recommendations, budgeting tips and tricks, set financial goals, develop a spending plan with a certified financial counselor, and more!
- **Discounts on Home, Auto, and Life Insurance.** We work with carefully selected insurance companies that can provide discounted rates exclusively for our credit union members, online services, and 24/7 claims service.
- **Loan Products That Fit Your Needs.** We offer lending opportunities for all of life's stages and events. These include credit cards, personal loans, auto loans, RV loans, student loans, home loans, and business loans.
- **Savings Products Geared Toward Your Needs.** We offer checking, savings, money markets, CDs/IRAs.
- **My 247® Award-Winning Digital Banking.** My247 Digital Banking encompasses all the online and mobile banking features members need and the extras that take our members from average banking to Banking Healthy.
- **Complimentary Fraud Monitoring Options.** We take our members' well-being seriously and include additional features to help prevent fraud. In addition to our team working to protect you and your family, we offer free services you can enroll in to give you even more protection.

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Learn more about our products and services.

## Digital Banking



### My247 Digital Banking

Encompasses all the online and mobile features you need and the extras that take you from average banking to healthy banking.

- **Access & manage** your accounts with ease
- **Set up payments** or payment reminder alerts
- **View your balances** and payment history
- **Personalize alerts** and notifications
- **Apply** for loans

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## Savings Account Options

### Share Savings

- A minimum deposit of \$5 establishes your membership with HealthCare Associates Credit Union (HACU)
- Balances greater than \$100 earn dividends
- **\*\*Maintain \$100** in your share savings or open a qualifying account such as a Money Market, Super Money Market, CD, IRA, ESA, Visa Credit Card or any type of loan to avoid a monthly minimum balance fee.

### Money Market

- Earn a competitive dividend rate on balances greater than \$2,000

### Super Money Market

- Earn a higher dividend rate on balances greater than \$50,000

### Certificates of Deposit (CDs)

- Dividend rates that are typically above-market
- \$500 minimum deposit with terms from 6 months to 5 years

### Individual Retirement Accounts (IRAs)

- Traditional and Roth IRAs

### Coverdell Education Savings Account (ESAs)

- Created for the purposes of paying for qualified education expenses for eligible students.
- Amounts deposited into the account grow tax-free until distributed.

### Club Savings Accounts

- Save for special occasion, holiday or vacation throughout the year with payroll deduction.

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## Totally Free Checking



**Earn the most** with your Totally Free Checking every month:

### To Earn 3% APY\*

- Enroll & use My247 Digital Banking
- Enroll & receive eStatements
- Make at least 12 debit/check card purchases
- Electronically deposit at least \$500 or more into your account

### To Earn Reward Points

- Use your debit/check card for all of your signature based purchases and start earning points. Then redeem points for gift cards or cash rewards.

## More **FREE** Checking Perks\*

- No minimum balance and no monthly service fee
- Unlimited transactions with your debit/check card
- Fraud monitoring options available for debit/check card
- Checking account protection options
- Easy online & mobile access through My247 Digital Banking
  - Mobile check deposit
  - Bill Pay platform through My247 Digital Banking
  - eStatements and email alerts
- Get select card controls, like turning your debit card on and off, with the MyCardRules app
- Unlimited ATM withdrawals at HACU owned ATMs — plus 4 free ATM transactions every month elsewhere
- Access to over 5,000 branch locations nationwide through our CO-OP Shared Branch Network of credit unions
- Access to over 75,000 surcharge-free ATMs nationwide
- Unlimited check writing
- Online check images
- Telephone Teller at 800.213.6445 — check your balances, transfer funds and more when you don't have access to the internet.

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# Credit Cards



## Visa® Platinum, Platinum Select and Platinum Elite Credit Cards

With a HealthCare Associates Credit Union Visa Credit Card you can make purchases with confidence while enjoying low rates and earning Reward Points.



## First Time Visa Program

We understand what it's like to be just starting out. We'd like to help you obtain your first Visa, build your credit history, learn about using credit and financial wellness. Visit [hacu.org](http://hacu.org) to learn more.



## Visa Platinum Secured Credit Card

Allows you to build credit and earn reward points while you save. Your credit limit is equal to your security deposit, with minimum credit limits of \$500 up to \$2,000.

## Your Benefits



- **No annual fee**
- **Reward Points Program**
- **Low**, competitive interest rates
- **No penalty** rate hike
- **Same low rate** for purchases, cash advances, and balance transfers
- **No fee** for balance transfers or cash advances
- **Make** cash advances with ease
  - Make a transfer through My247
  - At ATMs worldwide
  - Call Telephone Teller at 800.213.6445
- **No** foreign exchange fee
- **Free** fraud monitoring options available

**HEALTHCARE ASSOCIATES**  
CREDIT UNION The healthy way to bank®



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VALID THRU 00/00

CARDHOLDER NAME

VISA

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# Mortgages

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## Mortgage Refinances & Purchases

A comprehensive offering of mortgages with fast conditional online approvals. Available nationwide by HACU & our trusted mortgage partner.



## Home Stretch Mortgage (HSM)

When you're in the final stretch of your mortgage (with at least 30% equity) a Home Stretch Mortgage might be just right. **Plus, there are no closing costs for a Home Stretch Mortgage!**



## Golden Reverse Mortgage

Let your home pay you back during retirement and you'll retain ownership. For ages 62+ and available in IL. Must be owner-occupied.

# Home Equity

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## Home Equity Line of Credit (HELOC)

Borrow up to 85% of your home's value. With credit limits from \$5,000 - \$500,000, you'll have the resources you need, when you need them without paying an annual fee and receive low variable rates. Available in IL, IN, MO and WI and must be owner-occupied



## 85% Home Equity Loan

Your borrowing power increases with the value of your home. Fixed rate loans from \$5,000 - \$500,000 Available in IL, IN, MO and WI and must be owner-occupied



## 100% Home Equity Loan

Borrow up to the full value of your home, less what you currently owe. Available in IL, IN, MO and WI (owner-occupied)

**NO CLOSING COSTS**

when you borrow \$25,000 or more with a Home Equity Loan or Line of Credit

Rates, terms and conditions are subject to change and may vary based on your creditworthiness, qualifications, and collateral. Property insurance is required. Home Equity Loans and Home Equity Lines of Credit, must be secured by owner occupied real estate in IL, IN, MO and WI. Minimum \$5,000 to open a Home Equity Loan or Line of Credit. Refer to [hacu.org](http://hacu.org) or call our Loan Department for additional information. Additional disclosures will be sent after application is received, please retain a copy for your records. First Mortgage Closing costs specifically refer to the credit report fee, title examination fee, appraisal fee, flood determination fee, recording fee, tax service tracking and employment verification. Home Equity Loan: No closing fees with an advance of \$25,000 or more in new money, otherwise, Third Party fees may apply. With Home Equity Lines, if line is closed within 24 months, you will be required to reimburse HealthCare Associates Credit Union for Third Party fees, for HACU members these fees average \$450, although they could be up to \$900.

## Auto Loans



### Conventional Auto Loans

Buy or refinance a new or used car or truck. Our competitive rates and flexible payment options will put you in the drivers seat.



### BuyersChoice Auto Loan Program

Combines the best features of a conventional auto loan with the benefits of a lease for new and used vehicles.



### First Time Auto Loan Program

A program specifically designed to help you with your first purchase.



### Recreational Vehicle Loans

Motorcycle, Boat & RV loans, whether you're buying new, used or refinancing, we'll help you enjoy your recreational time.

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## Personal Loans



### Personal Signature Loan

Our most popular option that offers a low fixed rate and flexible payment options. Personal loans are just that, personal. So at HACU, we like to think of our Signature Loan as a lifestyle loan. Anything that helps improve your lifestyle just put your signature on it and we've got you covered.



### Share or Certificate Secured Loan

Use your HACU share savings or certificate as collateral to borrow against your savings.



### Title Secure Loan

Use the equity in your vehicle as collateral for a low fixed interest rate with flexible payment options.



### Credit Builder Loan

A secured loan that can assist in building your credit while you save.

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## Student Loans

We've partnered with Sallie Mae® to offer loans created specifically for the needs of undergraduate & graduate students, and their parents. When scholarships, grants, and federal student loans aren't enough, these loans can help you get the money you need.

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## Business Services

Achieve your business goals by letting us work for you. We provide advisory support, not just loans. Where banks are transactional, HACU Business is truly relationship driven for the long term benefit of the borrower.

### Business Loans

- Lines of Credit
- Equipment and term loans
- Commercial and real estate loans
- Refinancing business loans
- Credit Cards

### Business Accounts

- Checking
- Savings
- Money Market

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You're busy & we get that. That's why we offer our members some of the best resources in the industry for banking convenience, security and education.

## Convenient Access To Your Accounts

**My247 Digital Banking** encompasses all the online and mobile features members need and the extras that take you from average banking to healthy banking.

- **Access & manage** your accounts with ease
- **Set up** payments or payment reminder alerts
- **View** your balance & payment history
- **Personalize** alerts & notifications
- **Apply** for loans

**Mobile App**—Scan and download the My247 app



Apple and iPhone are registered trademarks of Apple Computer, Inc.  
Android™ is a trademark of Google Inc.

**Branches** for one-on-one service



- Local HACU branches
- Nationwide access to over 5,000 credit union branches through the CO-OP Shared Branch Network

**ATMs** — use your HACU debit/check card at free HACU ATMs or at one of more than 75,000 surcharge-free ATMs worldwide.

**No internet?** Call our Telephone Teller at 800.213.6445 to check your balances, transfer funds and more when you don't have internet access.

\*Visit [hacu.org](http://hacu.org) and use the ATM & Branch Locator on our home page to find an ATM or Branch near you. Please note that you will need your Account Number and a valid photo ID to visit a shared branch and we advise calling ahead to verify their hours. Fees may apply. All terms in this brochure are effective as of the printing date but subject to change periodically.

## Join Today

Scan the QR code with your smartphone's camera to access the online application.



### Other ways to apply:



**Online & Mobile**

at [hacu.org](http://hacu.org)



**Fax an application to:**

630.276.5841



**Mail an application to:**

Use the pre-paid envelope enclosed.



**In Person** at any branch location

## Enrich Financial Wellness

Support your financial health with our award-winning financial wellness platform, Enrich, powered by iGrad. It features everything from youth savings through retirement.

Learn more and take your free financial personality assessment by visiting [hacu.org/enrich](http://hacu.org/enrich).



**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  
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.

