



HEALTHCARE ASSOCIATES
CREDIT UNION The healthy way to bank®

Credit Cards



ONLINE BANKING

CARD

hacu.org

Your Visa® Card Options:



Visa Platinum, Platinum Select and Platinum Elite Credit Cards

With a HealthCare Associates Visa Credit Card, you can make purchases with confidence while enjoying low rates & 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.



Visa Platinum Secured Credit Card

Allows you to build credit & 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 hikes
- 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 (PAM) at **630.276.5726**
- No foreign exchange fees
- Free fraud monitoring options available



My247® 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 balance** and payment history
- **Personalize alerts** and notifications
- **Apply for** a Visa Platinum Credit Card
- **View & redeem** your reward points

Your Rewards

Use your Visa Platinum Credit Card for your everyday purchases including groceries, gas, and utility bills and watch points add up.

Earn reward points for purchases made with any of your HealthCare Associates Credit Union Visa Platinum Credit Cards. Accumulate your points and redeem them for gift cards or cash award option, plus, there is no annual fee.

Redeem Reward Points for cash awards or gift cards from a variety of popular merchants listed in the Visa rewards catalog available at hacu.org.

Visit **hacu.org** and login to My247® Digital Banking to view or redeem your Rewards Points.



Your Security

Once you receive your Visa Platinum Credit Card, use our complimentary security enhancements. Learn more at **hacu.org**.



For online shopping

- Visa Click To Pay
- Verified by Visa

Security Alerts by Email

- Visa Purchase Alerts



- **Personalized alerts & notifications** based on your preferences.



- Turn your cards on or off, set spending limits & get alerts, all with a few taps.



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.

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