

Congratulations! You made it through medical school. Now as you start your medical profession as an intern, the last thing we want you to be stressed about are your finances. We're here to help you Bank Healthy® with our Residents Program. **The Program** provides you with complimentary resources and benefits to help you bank easier and healthier. From student loan financing to your future dream home we would like to help you through each milestone in your life and your profession. **As a new doctor**, we know your time is valuable so we offer some of the best resources in the industry for banking convenience, security and education.

Become a member at hacu.org for the help that HACU's not-for-profit Residents Program can give you.

Digital Banking

With 80-hour workweeks the norm, as a resident you need 24-hour access to your accounts.




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 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
Tuesday, Thursday, & Friday 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.



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Residents Program



Totally Free Checking* with Rewards

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.

Student Loans Options



15 Minutes & Done: Complete your entire application online in under 15 minutes. Free Application at hacu.org: For all Student Loan and Refinancing borrowers.

Student Loan Refinancing*

- Consolidate federal & private student Loans
- Variable & fixed interest options
- Simplify your finances with one easy monthly payment

Private Student Loans*

- Low payments while in school
- Variety of payment options
- Academic based pricing
- Can be used to pay for ALL qualified expenses

* Refinancing is only available for applicants with qualified private and/or federal education loans

Credit Cards with Rewards

Visa® Platinum, Platinum Select and Platinum Elite Credit Cards, First Time Visa Program, Visa Platinum Secured Credit Card With a HealthCare Associates Visa® Credit Card you can make purchases with confidence while enjoying low rates and earning Reward Points.



Your Benefits:

- **No annual fee** or penalty rate hike
- **Reward Points Program**
- **Low, competitive** interest rates
- **Make cash advances** with ease
 - » Make a transfer through My247
 - » At ATMs worldwide
 - » Call Telephone Teller (PAM) 630.276.5726
- **Same low rate** for purchases, cash advances, and balance transfers
- **No fee** for balance transfers or cash advances
- **No foreign exchange fees**
- **Free fraud** monitoring options available

Personal Loans Make Life Easier



Personal loans are just that, personal, as a future doctor we'd like to help you ensure that you receive the financing you need to make your life easier. That's why we offer our members choices. **Visit hacu.org** to learn more about personal loan types.

- **Apply online 24/7**
- **See the available options**
- **A great choice** to consolidate debt and pay off high interest credit cards

Auto Loan Options



Conventional Auto Loans, First Time Auto Loan Program, BuyersChoice Auto Loan Program, Recreational Vehicle Loan

Consider if you drive a lot or a little, if you have a long commute or work just down the street. These factors help you determine if you should get a new car, a used car, refinance the one you already have or even lease a car. That's why we offer a wide range of auto financing for you to choose from. **Visit hacu.org to see which option fits you, or to apply.**

Mortgage Options



Whether it is your first home or something new to better suit your current needs, we will help match you with the best mortgage option. Visit hacu.org to see which option fits you, or to apply.

- **Fast conditional** online approvals
- **Comprehensive mortgage offerings** to fit your needs
- **Available nationwide** by HACU and our trusted partner AnyHour Mortgage

Saving Account Options

Share Savings, Money Markets, CDs, Traditional and Roth IRAs, and ESAs, Holiday Club

As a resident you probably have specific short, mid and long terms saving goals. That's why we offer a variety of accounts to help you get there. **Let us help you save.**

MORE RESOURCES. MORE CARING



It's a myth that physicians should be all-knowing. A skill valuable to any practicing physician is the knowledge of whom to call upon for help. HealthCare Associates Credit Union understands this so we provide a number of resources to help you bank healthy.

- **Free access** to an award winning financial wellness resource, Enrich
- **Online resource centers**
- **Knowledgeable and friendly staff**

*APY=Annual Percentage Yield. Terms, conditions and program guidelines apply. See hacu.org or contact a Member Services Representative for all qualifications.