



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

# Auto Loans

Cars, Trucks, Motorcycles, Boats, RVs



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

# A Variety of Loan Options

Just like you, lifestyles are unique and constantly change. You might drive a lot or a little, you might have a long commute or work just down the street. These lifestyles help you determine if you should get a new car, a used car or even lease a car. That's why we offer a wide range of auto financing for you to choose from.



## Conventional Auto

Buy or refinance a new or used car or truck with us and you'll enjoy options that can help your budget with:

- Flexible terms & payment options
- Low rates on both new & pre-owned vehicles
- The option to defer your first payment for 90 days
- Up to 100% financing
- Get pre-approval for a better bargaining position. Plus, you'll still be able to receive dealer rebates & incentives
- Member loyalty discount may apply



## BuyersChoice Auto Loan

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

- New & used vehicles qualify
- Low payments like a lease
- Fixed interest rate & flexible payment options
- Little or no down payment
- No up-front fees
- You own the vehicle (titled in your name)
- A low insurance premium
- Option to sell, trade, refinance, pay-off at any time or the choice to "walk-away" when your loan is paid off
- No early termination fees
- High mileage caps of 12,000, 15,000 or 18,000 per year



## First Time Auto Loan

Are you new to the lending world & have little or no credit & looking to get your first car? This program is specifically designed for you!

- Low rates
- Manageable terms
- Excellent way to establish a credit history
- Online auto resource center to help you
- Must be employed with current employer for at least 6 months



## Recreational Vehicle

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

- Lower rates
- Flexible terms
- New, used & refinancing 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



**Protection Options<sup>1</sup>** for your peace of mind

- Guaranteed Asset Protection (GAP)
- Mechanical Breakdown Protection (MBP)
- TruStage Auto Insurance

## Have questions or need personal assistance?

Call us at 800.942.0158 or visit our HACU branch.



Enrich is our educational center that supports your financial health with an award-winning platform.

- Auto budget & refinance calculators
- Buying vs leasing education
- Auto insurance & warranty education

Visit [hacu.org](http://hacu.org) to access Enrich.

\*Terms and conditions apply. Loans subject to credit qualifications and collateral value and program guidelines. Additional details are available upon request.

**Member Loyalty Discount:** We offer 0.25% off eligible conventional auto loans if you've had a previous auto loan with us that paid off within the last 12 months.

**BuyersChoice Auto Loan Program:** Fees at maturity will include \$195 Disposition Fee and possible Excess Mileage Fee of \$.10 per mile.

**Protection Options:** Terms and conditions apply. More information is available upon request.

# 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<sup>®</sup>



**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.

