



HEALTHCARE ASSOCIATES
CREDIT UNION

The healthy way to bank®

Auto Loans

Cars, Trucks, Motorcycles, Boats, RVs



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 Options¹ 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 any 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** 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

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**HEALTHCARE
ASSOCIATES
CREDIT UNION**

HealthCare Associates Credit Union
2441 Warrenville Road, Suite 400
Lisle, IL 60532



**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.

