

# Home Loans



## There's no place like home.

With a wide variety of mortgage and home equity products, our lending pros can help you find the right home loan for your situation and budget. Our goal is to make the process easy and stress free.

Apply for any of our loans in person, at any of our HACU branch offices, online, or by phone. A home equity loan application is also enclosed for your convenience.

### Any other questions?

Call HealthCare Associates Loan Department at **800.942.0158** and one of our Loan Officers will be happy to assist you.

  
**hacu.org**

Learn more about your credit union at

**hacu.org**

The healthy way to bank®



## Your Options & Benefits

**My247® Digital Banking** provides all the online and mobile features you need and the extras that make it uniquely healthy.

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

Enroll  
in  
My247

**Homeowner's Insurance** to protect your home and everything in it. Protection is provided by our trusted partner, Liberty Mutual Insurance. Call **877.813.3731** for assistance.



Learn More

**MEMBER'S CHOICE®** Credit Disability & Credit Life Insurance may help pay your loan until you're no longer disabled, or in the event of your unexpected death, it may help pay off the loan. Savings, salary, or payoffs from other insurance may be used for other important things, giving your family financial freedom when they need it most.†

**Enrich** is our educational center that supports your financial health with an award winning platform, featuring everything from youth saving through retirement. It's another cornerstone of our complimentary member offerings with videos, worksheets, articles and learning modules designed to give you the tools to make success a reality. No matter where you are in life, what you're planning or what your financial goals are, Enrich will help you!

Learn More About Enrich

Click here to apply for membership

\*APR = Annual Percentage Rate.

Rates, terms and conditions apply, are subject to change, and may vary based on creditworthiness, qualifications, and collateral.

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. No closing fees with a loan/initial advance of \$25,000 or more in new money.

Third Party fees may apply. Refer to 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.

† Up to your policy maximums; per terms and conditions and exclusions on your Credit Insurance Certificate. Your purchase of MEMBER'S CHOICE Credit Disability and Credit Life Insurance, underwritten by CMFG Life Insurance Company is optional and may be cancelled at any time.

\*\* Home Equity Loans and Home Equity Lines of Credit must be secured by owner occupied real estate, in IL, IN, MO and WI. Property insurance is required. Minimum \$5,000 to open a Home Equity Loan or Line of Credit. For loan/line amounts of less than \$25,000 or if you should close your Home Equity Line of credit within 24 months, you must reimburse HACU for bona-fide third-party fees up to \$900.

All terms in this brochure are effective as of the printing date but subject to change periodically.

## Mortgage Options & Benefits

Whether you're looking to purchase your first home, your next home, or a vacation home, real estate loans can be confusing. There's so much to consider: fees, inspections, points, appraisals, insurance requirements and more.

To help you make healthy decisions, HealthCare Associates is with you every step of the way to make the process as easy as possible. We will be happy to meet with you to analyze your current situation, discuss your needs, and determine the best options for you.

Our mortgages are provided for you by HACU and our trusted mortgage partner.



## Mortgages, Refinances and Purchases

- **Fixed and adjustable** rate mortgages
- **Conforming and jumbo** mortgages
- **Online applications** with fast conditional approvals
- Available nationwide

Learn More/Apply



## Home Stretch Mortgage (HSM)

- Refinance with **flexible payment options**
- Loan amounts from **\$25,000 to \$500,000**
- **No closing costs**
- 30% or more equity in your home
- **Low fixed rates**
- **No escrow. No PMI** (private mortgage insurance)
- Available in IL, IN, MO and WI (owner occupied)\*



## Golden Reverse Mortgage

- Let your house pay you back during retirement
- **No monthly mortgage payments**
- **Retain ownership** of your home
- No income qualifications
- 62+ years of age
- Available in IL (owner occupied)\*

Learn More & Apply

## Home Equity Options & Benefits

Let your home do the work for you.

The equity in your home allows you to **pay a lower interest rate** for your projects and expenses than other credit sources. Choose a home equity loan for a lump-sum payment or a home equity line of credit to take out money as you need it.

A home equity loan or line of credit can help you finance current or upcoming expenses, such as home projects, debt consolidation, medical costs, new car financing, or whatever you may need.

**NO APPLICATION FEES**

on all Home Equity Loans

**NO CLOSING COSTS**

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



### Home Equity Line of Credit (HELOC)

With this loan you can borrow up to 85% of your home's value. Credit limits from \$5,000 to a generous \$500,000 so you'll have the resources you need, when you need them. Advantages include:

- **Low variable interest rates**
- No application fee
- No annual fee
- No closing costs for loans of \$25,000 or more
- Interest only payments
- Owner-occupied residences in IL, IN, MO or WI\*



### 85% Home Equity Loan

Your borrowing power increases with the value of your home.

- **Fixed rate loans** from \$5,000 to \$500,000
- No application fees
- No closing costs for loans of \$25,000 or more
- Owner-occupied residences in IL, IN, MO or WI\*



### 100% Home Equity Loan

Borrow up to the full value of your home, less what you currently owe.

- **Borrow up to 100% of your home's value!**
- No application fees
- Loan amounts from \$5,000 to \$40,000
- No closing costs for loans of \$25,000 or more
- Owner-occupied residences in IL, IN, MO or WI\*

[Learn More & Apply](#)

# Learn Which Equity Product is Best for You

	Home Equity Line of Credit	Home Equity Loan	Home Stretch Mortgage
Up to 100% Loan to Value		●	
Up to 85% Loan to Value	●	●	
Up to 70% Loan to Value			●
No Closing Cost for Loans and Lines \$25,000 +	●	●	●
No Application Fee	●	●	●
Revolving Credit Line	●		
Telephone Access for Advance	●		
Internet Access for Advance	●		
Check Access for Advance	●		
Fixed Rate		●	●
Fixed Payments		●	●
Payroll Deduction		●	●
MEMBER'S CHOICE®	●	●	●

Visit [hacu.org](http://hacu.org) to apply today.

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