



**HEALTHCARE ASSOCIATES**  
CREDIT UNION

The healthy way to bank<sup>®</sup>

# Totally Free Checking

Checking Balance:  
\$1,532.25



Reward  
Points



Earn

**3%**  
APY \*

No  
Minimum  
Balance

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

# Totally Free Checking\*

**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.

[Click here to learn more](#)

\*APY=Annual Percentage Yield. Terms, conditions and program guidelines apply. See [hacu.org](http://hacu.org) or contact a Member Services Representative for all qualifications.

## Checking Account Tools

Enroll in My247 Digital Banking at [hacu.org](http://hacu.org) My247 encompasses all the online and mobile banking features you need and the extras that take you from average banking to healthy banking.



- **Access & Manage** your Checking account with ease, view your balance and review your transactions
- **Set up** automated bill payments through online Bill Pay
- **Personalize** alerts & notifications for both account management and security
- **View & Redeem** your Reward Points

## Reward Points

Use your Visa® Debit/Check Card for your everyday purchases including groceries, gas, and utility bills and watch the points add up.



Earn Reward Points for all your signature based purchases — made with your HealthCare Associates Credit Union Visa® Debit/Check Card. Accumulate 1 point for every \$4 in purchases for redemption towards gift cards or cash awards options. No enrollment required and no annual fee.

Redeem your Reward Points for gift cards or cash awards from a variety of popular merchants listed in the Visa Reward Catalog available at [hacu.org](http://hacu.org)

## Security

Once you open your account and receive your Visa Debit/Check Card use our complimentary security enhancements. Learn more at [hacu.org](http://hacu.org)

### Visa Debit Card

For online shopping

- Visa Click To Pay 
- Verified by Visa

Security Alerts By Email

- Visa Purchase Alerts

### My247 Digital Banking

Personalized alerts & notifications based on your preferences

### MyCardRules App™

An app that gives you control of your debit card. Turn your cards on and off, set spending limits & get alerts.

## Interested in opening an account?

Visit a HACU branch, call us at 630.276.5555, or learn more at [hacu.org](http://hacu.org)

\*APY = Annual Percentage Yield. Business Checking accounts are not eligible for the high interest return. The dividend rate and APY may change at any time. No minimum balance required to earn the 3.00% APY. Monthly requirements to earn 3.00% APY: direct deposit equal or greater than \$500, a minimum of 12 Debit/Check Card transactions per month (Pending transactions and ATM transactions not included), enroll in My247, login once monthly, and consent to receive eStatements. Balances up to \$10,000 will earn the stated rate and the portion of the balance over \$10,000 will not earn dividends. Fees could reduce earnings. Terms and conditions may apply. 1.) Visit [hacu.org](http://hacu.org) and use the ATM & Branch Locator on our home page to find an ATM or Branch near you. Please note that you will need your Account Number and a valid photo ID to visit a shared branch and we advise calling ahead to verify their hours. Fees may apply.

# 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.

