



# Personal Loans



ONLINE BANKING

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

# Personal Loans

Personal loans are just that, personal. At HACU, we like to think of our Signature Loan as a lifestyle loan. Anything that helps improve your lifestyle, just put your signature on it and we've got you.

Lifestyles are unique, constantly changing, and sometimes unpredictable. That's why we offer our members choices.

## Making Life Easier

Sometimes you need money for the unexpected things that pop up from day-to-day, such as:

### Healthy Family

Supporting your children's extracurricular activities, sporting events, a wedding, etc.

### Healthy Home

Decorating, home improvements, appliances, moving

### Financial Wellness

Debt consolidation & short-term emergency cash

### Self-improvement

Training, books, electronics

### Health Improvements

Medical bills, gym membership & therapy

### Travel & Vacation

Dream cruise, vacation, airline tickets

### Healthy Pets

— because they're family too  
Veterinary bills, medications, emergencies

# Options & Benefits

Signature loans are typically superior to credit cards or cash advances and we offer a variety of options to meet your needs.



## Personal Signature Loan

*Our most popular option!*

- Low fixed interest rates
- Loan amounts of \$1,000 to \$40,000
- Flexible payment options
- Payroll deduction auto-pay option



## Share Certificate Secured Loan

- A straightforward method to build new credit or repair damaged credit
- Use a HealthCare Associates Credit Union Share Savings or Certificate account as collateral
- Low fixed interest rates



## Title Secured Loan

- Use the equity in your vehicle as collateral
- Low fixed interest rates
- Flexible payment options



## Credit Builder Loan

- A secured loan when you don't have any collateral
- Intended to build or repair credit
- HealthCare Associates deposits \$500-\$5,000 in a certificate
- You make payments on the loan
- Your payment history will be reported to the credit bureaus
- When the loan is paid in full, you get the funds from your savings account back
- Build positive credit history & an emergency fund



## My247<sup>®</sup> 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<sup>®</sup>.

- **Access & manage** your accounts with ease
- **Set up payments** or payment reminder alerts
- **View your balance** and payment history
- **Personalize alerts** and notifications
- **Apply for** a Visa Platinum Credit Card
- **View & redeem** your reward points

# 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.

