

Same extra low rate
on auto loans whether
you buy new, used or
refinance your auto!



ILLINOIS ACADEMY OF
FAMILY PHYSICIANS

Devoted to Advocacy, Education & Action

A rate **as low as**

3.19%
APR¹



**FREE CAR
PAYMENT
#PayIt40⁶**

Visit hacu.org to learn more

Act today to enjoy a low rate and be enrolled in the drawing.

1) APR = Annual Percentage Rate, rate special is available from May 1, 2019 through June 30, 2019. 2) Three Months without payments is defined as 90 days. This is a payment deferral. If you choose to defer payments for 90 days, the first payment will be due approximately 90 days from the date of funding. Interest will accrue during this payment deferral. Qualifications apply. 3) Payment examples: 36 month term rate of 3.19% APR, \$29.17 per \$1,000 borrowed. 84 month term rate of 4.99% APR, \$14.14 per \$1,000 borrowed. Promotional rate reduction applies for vehicles from 2014-2019. Vehicles from 2017-2019 qualify for 84 month term. Minimum loan amount for 84 month term is \$25,000. Member Loyalty Discounts apply. 4) Eligibility based on collateral value and subject to credit qualifications. Not available on existing vehicle loans currently with HealthCare Associates Credit Union. 5) For Official Contest Rules see a Member Service Representative or visit the HACU #PayIt40 page at hacu.org. 6) HACU will make one new loan payment.



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