



## SPECIAL ANNOUNCEMENT

Below are highlights of loan products and their interest rates and savings products and their dividend rates. Contact Health Associates at (714) 972-2992 or go to our website at [www.hafcu.org](http://www.hafcu.org) for further information.

### SPECIAL RECOVERY LOAN

New 8.50% Annual Percentage Rate Special "Recovery" Loan

- n No minimum Credit Score
- n Maximum term is 24 months, Minimum Payment is \$25.00 (other Terms and Restrictions may apply)

### NEW VISA CREDIT CARD RATES

Our VISA credit cards are different from bank credit cards: No annual fees, no hidden fees, no exorbitant late fees, no interest rate changes if your payment is late, no reduction in available credit.

- n Balance Transfers at 5.99% APR for 6 Months
- n Good for both our Health Associates' VISA Platinum Preferred and VISA Classic Credit Cards
- n No Balance Transfer Fee
- n Offer available starting January 1, 2009 and ends March 31, 2009

### AUTO LOANS

Health Associates continues to offer competitive auto loan rates. Now we are rewarding members with a further .50% discount on all auto loan rates if you meet any ONE of the following criteria: If you have a checking/debit account or have established direct deposit OR open a Health Associates checking/debit card account or establish direct deposit; OR finance an auto loan with Health Associates by making a new or used car purchase through our FREE car buying services at Autoland or Credit Union Direct Lending (CUDL). Go to [www.hafcu.org](http://www.hafcu.org) to do a search for a car of your choice both Autoland and CUDL; OR refinance a vehicle loan from another financial institution. **The auto loan interest rates below do NOT reflect the .50% discount.**

#### New Auto Loan Annual Percentage Rates (5,000 Miles or Less on Odometer)

Tier Levels	Tier A	Tier B	Tier C	Tier D	Tier E
Up to 48 Months	6.40%	7.40%	9.40%	12.40%	16.40%
Up to 72 Months	6.65%	7.65%	9.65%	12.65%	16.65%
84 Months	6.90%	7.90%	9.90%	12.90%	16.90%

#### Used Auto up to 5 Years Old Annual Percentage Rates

Up to 48 Months	6.65%	7.65%	9.65%	12.65%	16.65%
Up to 72 Months	6.90%	7.90%	9.90%	12.90%	16.90%

#### Used Auto Over 5 Yrs Old Up to 10 Years Old Annual Percentage Rates

Up to 48 Months	7.65%	8.65%	10.65%	13.65%	17.65%
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### MORTGAGE LOANS

- n Home Equity Line of Credit (HELOC): as low as 4.75% APR with no points
- n Fixed 2nd Mortgage: as low as 6.00% APR with no points

## CERTIFICATES OF DEPOSITS

### SHARE CERTIFICATE OF DEPOSIT COMPARISON

Minimum Balance of \$25,000.00 (Rates quoted in Annual Percentage Yields as of December 2, 2008)				
	Health Associates FCU	Union Bank	Wells Fargo	Washington Mutual / Chase
3-Month Term	2.50%	1.51%	1.15%	0.75%
18-Month Term	3.10%	2.02%	1.25%	2.25%
36-Month Term	3.70%	2.28%	1.60%	1.75%

### Thank You CD (TY CD) Available to All Members – Available thru December 31, 2008

- n Maximum Term is for 6 Months
- n Annual Percentage Yield of 4.150%
- n Minimum Balance is \$2,500.00

## SHARE CERTIFICATE OF DEPOSIT CHART

Share Certificates APY*	\$1,000.00	\$5,000.00	\$10,000.00	\$20,000.00	\$50,000.00	\$98,000.00
3 months	2.20%	2.30%	2.40%	2.50%	2.60%	2.70%
6 months	2.40%	2.50%	2.60%	2.70%	2.80%	2.90%
12 months	2.60%	2.70%	2.80%	2.90%	3.00%	3.10%
18 months	2.80%	2.90%	3.00%	3.10%	3.20%	3.30%
24 months	3.00%	3.10%	3.20%	3.30%	3.40%	3.50%
30 months	3.20%	3.30%	3.40%	3.50%	3.60%	3.70%
36 months	3.40%	3.50%	3.60%	3.70%	3.80%	3.90%
48 months	3.60%	3.70%	3.80%	3.90%	4.00%	4.10%
60 months	3.80%	3.90%	4.00%	4.10%	4.20%	4.30%

## IRA SHARE CERTIFICATE OF DEPOSIT CHART

IRA Certificates APY*	\$1,000.00	\$5,000.00	\$10,000.00	\$20,000.00	\$50,000.00	\$98,000.00
3 months	2.25%	2.35%	2.45%	2.55%	2.65%	2.75%
6 months	2.45%	2.55%	2.65%	2.75%	2.85%	2.95%
12 months	2.65%	2.75%	2.85%	2.95%	3.05%	3.15%
18 months	2.85%	2.95%	3.05%	3.15%	3.25%	3.35%
24 months	3.05%	3.15%	3.25%	3.35%	3.45%	3.55%
30 months	3.25%	3.35%	3.45%	3.55%	3.65%	3.75%
36 months	3.45%	3.55%	3.65%	3.75%	3.85%	3.95%
48 months	3.65%	3.75%	3.85%	3.95%	4.05%	4.15%
60 months	3.85%	3.95%	4.05%	4.15%	4.25%	4.35%

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

\*APY = Annual Percentage Yield

YOUR REGULAR SAVINGS FEDERALLY INSURED TO \$250,000.00 BY THE NATIONAL CREDIT UNION ADMINISTRATION

YOUR IRA SAVINGS FEDERALLY INSURED TO \$250,000.00 BY THE NATIONAL CREDIT UNION ADMINISTRATION

**Youth Account Share Dividend Rate:** 5.025% Annual Percentage Yield up to \$1,000.00 (begins January 1, 2009)

**Money Market Dividend Rate:** 1.56% Annual Percentage Yield

**Share Account Dividend Rate:** 0.51% Annual Percentage Yield

**IRA Share Dividend Rate:** 1.01% Annual Percentage Yield