

Introducing **Hero** Benefits

HAPO honors the men and women who serve in our Armed Forces and their families. We appreciate your sacrifice and service. We extend our thanks and are proud to offer these new account benefits.

Active Duty Military Benefits

- \$50 bonus with Direct Deposit on a new checking account
- ATM fee reimbursement anywhere in the world!
- Free 550 minute calling card
- Special rate reduction of one-half of one percent (.50%) on new HAPO auto loans

Welcome Home! Benefits — Helping those returning home during the 1st year

- Special rate reduction of one-half of one percent (.50%) on new HAPO auto loans
- No fee fixed home-equity loan or home-equity line of credit
- No fee home loan

Military Veteran Benefits — For all military veterans after 12 months of honorable discharge

- Special rate reduction of one-half of one percent (.50%) on new HAPO auto loans
- Top Rate CDs for life!



To receive military benefits you must qualify for membership, be eighteen (18) years of age or older, and provide proof of military status. Rate and fee availability is subject to borrower's credit worthiness as determined by the credit union. Benefits vary based on military status. No minimum balance is required to receive \$50 bonus and bonus is limited to one per person. Bonus will be credited to the new checking account once direct deposit is activated. A 550 minute phone card valued at \$27.50 will be issued once proof of active duty is verified, limit one card per person. ATM fee(s) accrued from the previous month will be credited to the account on the first business day of each month; currency exchange fees are excluded. Rates on Classic VISA Credit Card vary depending on your credit tier. Auto discounts are subject to credit approval and must have automatic payments. You may defer your first loan payment for up to ninety (90) days from the date of booking. After ninety (90) days your regular payment schedule will resume. Loan rates are based on credit history, collateral criteria, and term of loan. Discount is not valid on any current HAPO CU loans. Borrower(s) is responsible for pre-paid costs associated with home loans, home-equity, and home-equity lines of credit (example: taxes, home owners insurance, and interest). Top Rate CD for life is only valid on purchase of a CD with funds not currently held at HAPO CU. No other Credit Union discounts may be combined with any of these discounts. This offer is subject to change or end without prior notice and other eligibility requirements may apply. Ask a representative for complete details of all benefits.

