



## Hayward Community Credit Union

Opening an account at Hayward Community Credit Union (HCCU) is as easy as: 1, 2, 3. Follow the 3 basic steps and see what HCCU can do for you!

### 1 Am I eligible to join?

Eligibility to join this Credit Union (HCCU) is based on being part of the credit union's field of membership.

Currently, you are eligible if you reside, own land or work in one of the following seven counties:

Ashland, Barron, Bayfield, Douglas, Rusk, Sawyer or Washburn

(Immediate family members of current members also qualify for membership)

### 2 \$25 Share Deposit

Along with a \$25.00 savings deposit, your account must be signed up in person and provide valid (unexpired) identification with your current physical address. Proof of address must be documented with an article of mail, tax bill, etc.

To be a member in good standing, a minimum of \$25 must remain in your savings account at all times.

### 3 You're ready, let's go...

Once you're a member, you're eligible for many of our services. Credit Unions are known for having lower fees and competitive loan rates. *Personal Loans:* Is it time for a new vehicle? Or maybe that vacation you've been putting off. HCCU offers flexible payment terms with low rates.

*Mortgage Loans:* Buy the home of your dreams. Refinance for remodeling or to lower your payment.

Ask a member service representative for all our HCCU products.  
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