



The BHCSCU difference

Your credit union is not-for-profit, which makes us different from a bank. We share our profits through better rates on deposits and loans to help you save more and spend less.



We reward savers with higher rates on deposits.

5X

THE RATE OF RETURN¹

We share our profits:

\$171,000

returned to members in 2020.

Share the benefits and savings of BHCSCU Membership with your family and co-workers! Ask them to join us today!

What is a home equity loan?

If you're thinking about home improvements or looking for ways to pay for your child's college education, consider tapping into your home's equity. The average credit card rate in the US today is 16.13%***, so consolidating debt with a home equity loan can significantly reduce your interest rate, helping you to save thousands of dollars. In addition, the interest paid on a home equity loan may be tax deductible for even greater savings (consult your tax advisor for details). Whatever your needs, the equity in your home can be used to help pay for a variety of expenses and may offer a lower rate (with more flexible terms) than other types of loans.

What is equity?

Equity is the difference between what your home could sell for (generally referred to as the appraised or market value) and what you owe on the mortgage. To calculate your total equity, take the market value, and subtract the amount you owe on your current mortgage.

How much can you borrow?



As a protection for borrowers, the state of Texas limits the amount of equity you can borrow to 80% of the total market value.

How are the payments structured?

A home equity loan is a loan for a fixed amount of money that is secured by your home. You repay the loan with equal monthly payments over a fixed term, just like your original mortgage but as a separate payment.

Need more information?

For more information, including mortgage calculators, visit: <https://mortgages.bhcscu.com/>

		\$24,845 Total Savings with a BHCSCU Home Equity Loan
BIG BANK 6.62% APR* \$100K 15-year term	BAYLOR HEALTH CARE SYSTEM CREDIT UNION 4.00% APR* \$100K 15-year term	

APR is annual percentage rate. See Disclosures



Home Market Value = \$400,000
 80% of Home Market Value = \$320,000
 Home Mortgage Debt = \$250,000
 Available Home Equity = \$70,000

If you have additional questions about Home Equity Loans, we are here to help. Please contact our Mortgage Loan Officer Nathan Curtis at 469-409-6099 or 1-855-636-1057.

Learn how refinancing could help you save each month

We offer a number of options, so you can enjoy a little more in your monthly budget.

Mortgage & Home Equity Loans

Rates are at historic lows, and it may be time to refinance your Mortgage Loan or consider consolidating your bills to a Home Equity Loan.

Start here: [Mortgages.bhcsu.com](https://mortgages.bhcsu.com)



Auto Loans: Driving a great car, but financed it elsewhere?

Would you like to save on your monthly payments? We're here to help with:

- Rates as low as 2.73% APR*
- No payments for up to 90 days

- Flexible terms
- 100% NADA retail value
- Convenient payments through payroll deduction or automatic transfer
- FREE car buying tools, resources, and locator service

Start here: [BHCSU.com/Borrow](https://bhcsu.com/Borrow)



Credit Cards with low introductory rate for new accounts & balance transfers

Enjoy our low 3.90% APR* introductory rate for 6 months on all of our cards, then 12.9% APR* thereafter.

Start here: [BHCSU.com/Borrow](https://bhcsu.com/Borrow)

*APR is Annual Percentage Rate. All rates are subject to change without notice. Loans are subject to credit approval and Credit Union lending guidelines. The interest rates quoted are reserved for qualified members. Qualifying rates are based on collateral, loan term, and creditworthiness. This is not a guaranteed offer of credit and approval is based upon creditworthiness.

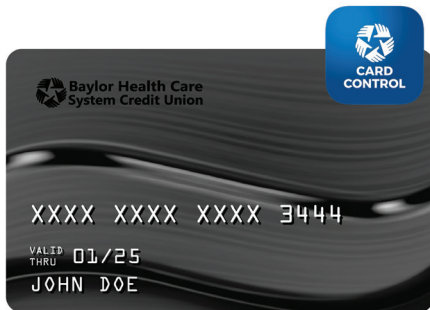
Protect yourself from fraud attempts

Fraudsters are taking advantage of the coronavirus pandemic to deceive people in a number of different ways, and we want to remind members to be vigilant about fraud and fraud prevention. We feel helping to educate you about possible scams is a good first step toward prevention.

For more info: [BHCSU.com/Fraud-Information](https://bhcsu.com/Fraud-Information)



Manage your Credit & Debit Cards with the BHCSU Card Control app



Download our Card Control app today!
bhcsu.com/manage/#app

- Fraud protection with real-time alerts and geo-tracking
- "On" and "Off" card management
- Spending limits for general use or specified limits for merchant types
- Balances and transaction monitoring
- And more!

For more information:
bhcsu.com/online-education-center

HOME EQUITY LOANS: *APR means Annual Percentage Rate. Your final APR may vary based upon customary fees and closing costs which are included in your APR. Rates and terms are subject to change without prior notice. Other restrictions may apply. Total loan balances, including any first home mortgage and the home equity loan, are capped at 80% of fair market value of the property. Borrowers will be responsible for certain closing costs which are capped at 2% by state of Texas regulations. If required, closing costs may include title insurance and appraisal fees. Home equity loans are subject to lender approval. Rates and terms are subject to change without notice. State of Texas regulations require a 12-day cooling-off period before home equity loans can be closed. There is also a three day right to rescission after closing that must be observed before funds can be disbursed. Minimum loan amount is \$30k. This is a closed end home equity loan and not a line of credit.

**Credit Card rate referenced is from CreditCards.com as of June 2021.

¹Nerd Wallet 2021

²Other terms and conditions may apply. 6.62% APR on \$100K for 15-year term is quoted from Nerd Wallet as of June 2021.

ACCOUNTS & LOANS

Savings

Checking

IRAs

Traditional

ROTH

Educational

Christmas Club

Loans

New and Used Autos

Mortgage

Home Equity

Personal

Share-Secured

Home Improvement

Boat

Motorcycle

RV

Land

ONLINE SERVICES

Online Banking E-Statements

Credit Sense E-Notifications

Mobile App E-Alerts

Mobile Banking 1099-INT

Bill Payment And much more!

CONTACT

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Dallas, TX 75246-2122

Phone | 469-676-2200

Magic Teller | 972-982-2353

[BHCSU.com](https://bhcsu.com)



Complaint Notification:

If you have a problem with the services provided by this credit union, please contact us at: Baylor Health Care System Credit Union, 4005 Crutcher St, Suite 130, Dallas, TX 75246, (469) 676-2200 or www.bhcsu.com

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236; Facsimile Number: (512) 832-0278; Email: complaints@tud.texas.gov, Or visit: <http://www.cud.texas.gov>

Access to Credit Union documents:

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents including: balance sheet and income statement; a summary of the most recent annual audit completed; written board policy regarding access to the articles of incorporation, bylaws, rules, guidelines; board policies and copies thereof; and Internal Revenue Service Form 990. Any information above can be requested in person at our office. If you would prefer to send a written request, please send requests to: Baylor Health Care System Credit Union, 4005 Crutcher St, Suite 130, Dallas, TX 75246.