



Fall DIVIDEND

HERITAGE NEWS

At Heritage, we believe in improving lives and simplifying banking to create a banking experience designed for you. As we move into fall, we're excited to share some key updates and opportunities that reflect our continued commitment to serve our members and community.

We are celebrating 60 years strong of Banking Designed for You. As we reflect and honor our heritage, we also look to the future welcoming new members in our expanded field of membership. The opening of our new branch in Jeffersonville, Indiana, this fall marks our first location in Clark County.

It has been a year since we launched Non-Profit Checking, and we continue to proudly show our support for our non-profit partners through volunteering and sponsorships. We are also excited to be introducing a new program for veterans designed to support our American heroes.

Lastly, Heritage is seeking candidates for the 2026 Board of Directors. If you're passionate about shaping the future of our credit union, we encourage you to explore this unique opportunity.

FALL 2025 DIVIDEND KEY HIGHLIGHTS



Celebrating 60 years at Member Appreciation Day



Introducing new Veterans Program designed for those who've served



Unleashing fall savings with an auto loan flash sale



Seeking candidates for the 2026 Board of Directors

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CELEBRATING 60 YEARS WITH OUR COMMUNITY

We are saying thank you for 60 years by celebrating with you on Member Appreciation Day, October 16th. Join us for a ribbon cutting at 2 p.m. at our Newburgh – Bell Oaks Branch to mark 60 years of Heritage. All locations will have promotional items available during business hours, while supplies last.

[Learn More](#)



INTRODUCING VETERAN PROGRAM FOR OUR HEROES

Starting November 1st, 2025, our Veteran Program will be available. This program is designed for those who have served and safeguarded our nation. In addition to perks designed to fit the financial needs of veterans, a unique debit card design will be available for this program. Thank you, veterans, for your service.

[Launching November 1st](#)



UNLEASHING FALL SAVINGS WITH OUR AUTO FLASH SALE

Falling in love with a new vehicle this fall? Unleash fall savings with our flash sale. For a limited time, we're offering auto loans with rates as low as 4.49% APR*. Whether it's a new ride or used, get behind the wheel with fast approvals, no hidden fees and all the perks you deserve. Apply online today and drive off sooner.

[Apply Online](#)

Heritage is seeking candidates to fill openings on the 2026 BOARD OF DIRECTORS

Visit heritagefederal.org/boardapp to apply
Deadline to express interest is October 31, 2025



*APR = Annual Percentage Rate. Offer valid on direct applications received between August 25, 2025 – October 31, 2025. Loan must be funded by December 1, 2025. Eligible loans are fixed rate installment consumer titled new or used auto loans. Minimum credit score of 730 or higher to be eligible. Heritage Federal Credit Union refinances are not eligible. Term of up to 60 months; estimated monthly payment of \$18.64 per \$1,000 borrowed. Cannot be combined with other rate discounts. The rate may vary depending on each individual's credit history and underwriting factors. Some restrictions apply. Subject to credit approval and vehicle insurance is required. Program rates, terms, and conditions are subject to change without notice. Membership restrictions may apply.

Rates, terms, and conditions are subject to change. Subject to credit approval. Other restrictions may apply.

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