



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 proud to introduce our new Public Safety Professional Program, offering tailored benefits exclusively for those who serve and protect. Additionally, we've launched our Non-Profit Checking, designed to support organizations that make a difference.

For homeowners, now is the perfect time to take advantage of our Home Equity Line of Credit with no closing costs—whether you're planning home improvements or looking for financial flexibility.

Lastly, Heritage is seeking candidates for the 2025 Board of Directors. If you're passionate about shaping the future of our credit union, we encourage you to explore this unique opportunity.

FALL 2024 DIVIDEND KEY HIGHLIGHTS



Public Safety Professional Program



Non Profit Checking



No Closing Costs on a Home Equity Line of Credit



Heritage is seeking candidates for the 2025 Board of Directors



Member Appreciation Day

Insured by NCUA





NEW PUBLIC SAFETY PROFESSIONAL PROGRAM¹

Serving those who serve us! Heritage is proud to offer exclusive benefits for public safety professionals, with a unique debit card, program perks, and dedicated support. It's our way of simplifying your banking and giving back to those who protect our communities. Learn more and get started today!

[Click Here to Learn More](#)



INTRODUCING NON-PROFIT CHECKING²

Support your mission with Heritage Non-Profit Checking! We're here to make banking simple and affordable for organizations that give back. Enjoy no monthly fees, flexible features, and personalized service tailored to your needs. Get started online today!

[Open an Account Today](#)



READY TO TAP IN TO THE EQUITY IN YOUR HOME?³

Unlock the potential of your home with a Heritage Home Equity Line of Credit – and pay no closing costs! Whether you're renovating, consolidating debt, or planning for the future, we've got you covered with flexible terms and great rates. Apply online today!

[Click to Learn More & Apply Online](#)

Heritage is seeking candidates to fill openings on the 2025 BOARD OF DIRECTORS



Visit heritagefederal.org/boardapp to apply
Deadline to express interest is October 31, 2024

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

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heritagefederal.org



Join us for

Member Appreciation Day

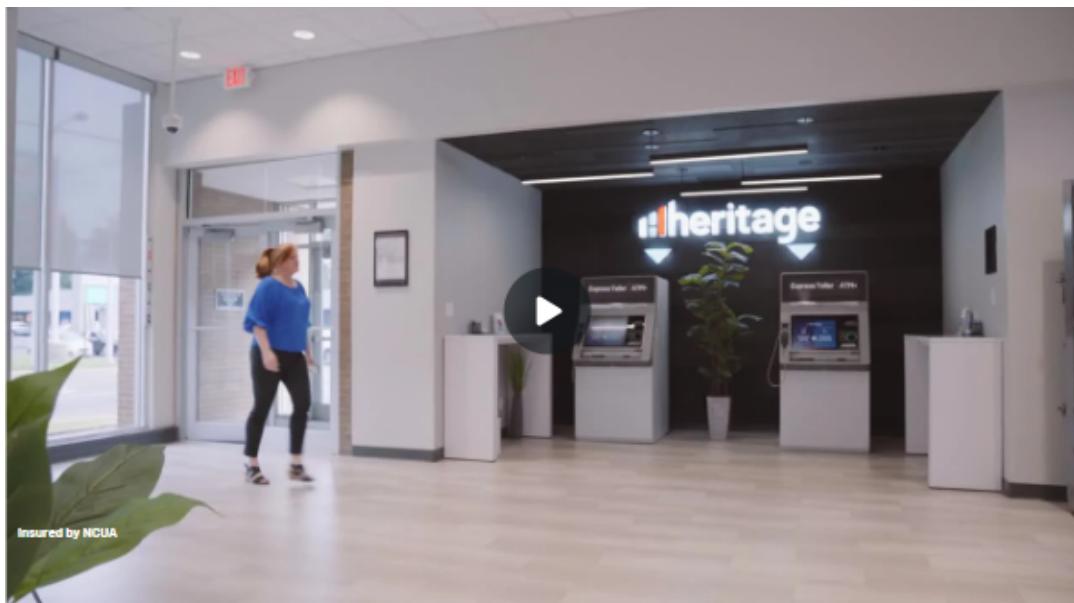
10.18.2024 Branch Lobby Hours

All Heritage Branches



enter *Gift Card Raffle*
*+ snacks and Heritage swag**

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*while supplies last



Skip the line with Heritage Express Tellers! Our state-of-the-art machines connect you to a live Heritage teller, ready to assist with all your banking needs—just like an in-person visit, but faster. **Check out the video below to see how Express Tellers can enhance your banking experience!**

Disclosures

Public Safety Professional Program

Program Requirements: To participate in the Heritage Federal Credit Union Public Safety Professional Program, you must meet the following requirements: 1. Be employed as a Public Safety Professional (EMS, Fire, Police, Dispatch) and submit proof of licensure upon enrollment in the Public Safety Professional Program. 2. Have Rewards Checking. 3. Be enrolled in eStatements within 30 calendar days from program enrollment. 4. Proof of employment must be provided at program enrollment. Linked Accounts: You must have a linked Rewards Checking Account in order to enroll in the Public Safety Professional Program. The linked Rewards Checking Account must remain open throughout the period that you are enrolled in the Public Safety Professional Program. If a linked Rewards Checking is closed or converted to a different checking account, you will be unenrolled from the Public Safety Professional Program and no further benefits or bonuses will be provided. Please note that all perks and rewards are subject to the terms and conditions of the Heritage Federal Credit Union Public Safety Professional Program. For any further details or inquiries regarding the program, please consult your account documents or contact your Heritage Federal Credit Union Relationship Banker. Heritage reserves the right to modify or end the Public Safety Professional Program at any time. Heritage may report the value of any bonus or reward received to the IRS as required by law. Any applicable taxes are the responsibility of the recipient. Membership restrictions may apply. Minimum \$50 to open a Rewards Cash, Rewards Cash Back Checking, or Rewards Savings Account. Members can only be enrolled in one Heritage Program at a time.

²Non-Profit Checking

Minimum \$50.00 to open account. 501 tax exempt form must be provided at account opening. Program rates, terms, and conditions are subject to change without notice. Membership restrictions may apply.

³Home Equity Line of Credit

\$150 processing fee waived if advancing \$10,000 when the account is established. \$50 annual fee waived if you take at least one advance during each 12-month period preceding the anniversary date of your account. Consult a tax advisor regarding deductibility of interest. Credit is subject to approval and underwriting factors. All credit union loan programs, rates, terms and conditions are subject to change at any time without notice. Subject to credit approval. Property insurance required.

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

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