



Winter DIVIDEND

IMPROVE LIVES • SIMPLIFY BANKING

HERITAGE NEWS

NEW Certificate Specials with the highest APYs! Learn more at heritagefederal.org

Talking Cents is a must-listen podcast for anyone looking to improve their financial literacy. Listen on popular platforms like Spotify, Apple Music, or at heritagefederal.org/talkingcents

Vogel Branch Relocation is coming January 1! Read more on page 2.

WINTER 2023 DIVIDEND KEY HIGHLIGHTS



Heritage 2024 Scholarship Designed for You - Apply Now!



Vogel Branch Relocation - January 1st



SBA Loan Applications are ONLINE



NEW Certificate Specials



Listen to Talking Cents with Heritage for financial literacy

Insured by NCUA

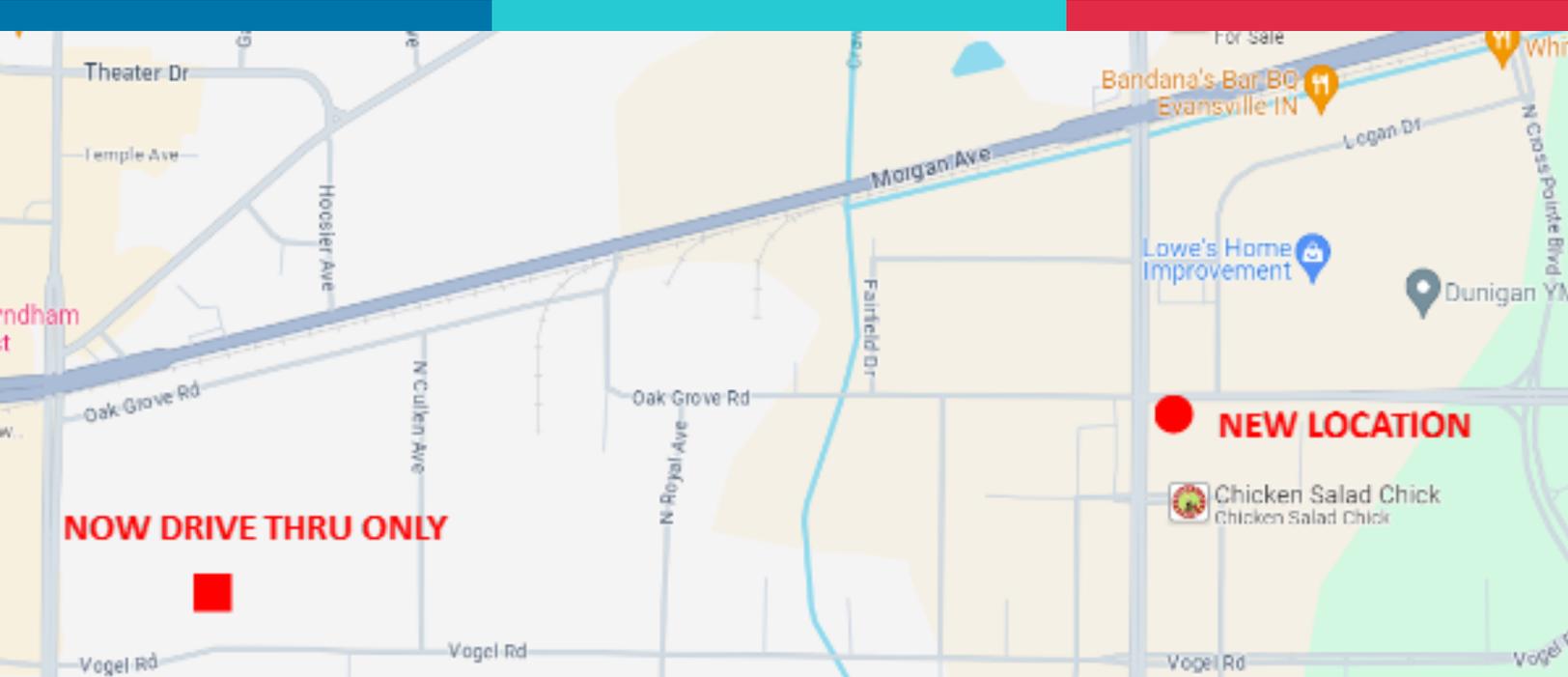


Starting **January 1**, in-person lobby services at our Evansville East – Vogel Branch will be relocating down the road to our new location within the Promenade development. The new Evansville East – Burkhardt location will feature a modern lobby design, where you can expect an enhanced member experience. This move is part of our ongoing efforts to advance our services and provide you with a more convenient banking experience. This new location within the Promenade complex will also offer a drive-thru option featuring Virtual Teller Machines.

**6432 E Florida Street, Suite 104
Evansville, IN 47715**

You can continue to use the drive-thru at our Evansville East – Vogel location for all your banking needs without any interruption, but please visit the new Evansville East – Burkhardt branch for in-person lobby services.

We appreciate your understanding and trust in Heritage as we continue to improve lives and simplify banking.





ACCEPTING APPLICATIONS FOR HERITAGE SCHOLARSHIP DESIGNED FOR YOU

Heritage is committed to supporting our membership in their efforts to continue their education. Heritage will be awarding 10 individuals with this scholarship. Submit your application for the 2024 Heritage Scholarship Designed for you online today!

[Start your Application Now](#)

VIRTUAL TELLER STATIONS ARE HERE AND REDUCING WAIT TIMES

At Heritage, we believe in improving lives and simplifying banking to create a banking experience designed for you. Our new Virtual Teller Stations connect you with a live, on-site Heritage teller and are decreasing wait times. Watch our Heritage How-To to learn more.

[Learn About Virtual Teller Stations](#)

STUDENT REWARDS PROGRAM! EARN WHILE YOU LEARN

Our Student Rewards Program is a great way for college students to manage their finances and earn rewards for their achievements. Made the Dean's list? Get a reward! Use your Heritage card for tuition? Get a reward!

[Learn About Student Rewards Program](#)

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SBA LOANS

heritagefederal.org/SBALoans

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

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