



Spring DIVIDEND



IMPROVE LIVES • SIMPLIFY BANKING

HERITAGE NEWS

At Heritage, we believe in improving lives and simplifying banking to create a banking experience designed for you.

In the month of February, we opened two of our new modern banking centers. These state-of-the-art branches are located in Evansville-East Burkhardt and Owensboro, serviced with a friendly and welcoming staff, and complete with self-service banking options.

We have now added Virtual Teller Stations to several of our branch drive-thrus and branch lobbies. These Virtual Teller Stations are a piece of our self-service banking and will connect you to a live teller who can complete all tasks of an in-person teller. [See what locations have Virtual Teller Stations here.](#)

SPRING 2024 DIVIDEND KEY HIGHLIGHTS



0.00% APR for Credit Card transfer



Reduced wait times in branch



4.75% 10-month certificate special



Share the Rewards 50/50

Insured by NCUA





YOU CAN NOW TRANSFER CREDIT CARD BALANCE AT 0% INTRO APR

Take a break from paying high interest. Heritage is committed to simplifying your banking experience – and this means offering intro rates as low as 1.75% APR¹ on purchases and 0% APR* on balance transfers for our members. Get started online!

[Click Here to Start Your Transfer](#)



VIRTUAL TELLER STATIONS REDUCE WAIT TIMES IN BRANCH

Have you noticed improvements at some of our Heritage branches? Our new Virtual Teller Stations are here to improve your banking experience. Our new Virtual Teller Stations connect you with a live, on-site Heritage teller and are decreasing wait times.

[Learn How to Use a Virtual Station](#)



LOVE HERITAGE? REFER A FRIEND, AND YOU AND YOUR FRIEND GET PAID

If you love Heritage, you can now get paid up to \$500 for spreading the word. Refer a friend and get \$50 for each friend you refer to open a checking account at Heritage. Plus, you're friend will also get \$50!²

[Click Here to Share the Rewards](#)

10-Month Certificate

4.75%³ APY

heritage
BANKING DESIGNED FOR YOU



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

Insured by NCUA 



heritagefederal.org

heritage



SBA LOANS



heritagefederal.org/SBALoans

Disclosures

1 APR = Annual Percentage Rate. Information accurate as of 01/01/2023. New consumer VISA® Credit Card accounts can have an introductory rate as low as 1.75% APR on new purchases and 0% APR on balance transfers (excludes HFCU funds and must be balance transfers outside of the credit union) for the first 6 billing cycles. For balance transfers, there is no balance transfer fee. Balance transfers after the promotional period may be subject to a fee up to 4.00% of the amount transferred with a minimum of \$10. On each foreign transaction, there is a fee of 1.00% of the transaction amount. After the first 6 billing cycles, the rate will convert to a variable APR between 11.00% and 18.00%. The Annual Percentage Rate is variable and may vary with the market based on the Prime Rate. Qualification is based on an assessment of individual creditworthiness and our underwriting standards. All credit union loan programs, rates, terms, and conditions are subject to change at any time without notice. Call us at (812) 253-6928 or toll free at (800) 858-1693 for current cost information.

2 New member must make twelve (12) debit or credit card transactions within the first 60 days of the membership being opened, enroll in e-statements, and must not have had a relationship with Heritage during the last 90 days in order to qualify for the offer. Current HFCU employees, Heritage Board & Supervisory Committee members, dealerships, and indirect lending partners are not eligible to participate in this offer. Both members must be in good standing at the time of deposit. The funds will be deposited into both members' checking accounts once the above qualifications for the offer are met. The deposits will occur within 2 weeks of the new member opening a Heritage checking account with a VISA Debit Card or Visa Credit Card and making the required twelve (12) debit or credit card transactions, and enrolling in e-statements. Earning will be limited to \$500 per referring member per year. A 1099 Form may be issued by Heritage. Referral is limited to one \$50 deposit per new membership (a person would not receive two referrals from two separate current members.) If the referred individual does not meet all the qualifying criteria that the referrer will not receive \$50.

3 APY=Annual Percentage Yield. \$2500 minimum required to open share certificate for 10-month term. You must maintain a \$2500 balance to earn the APY. For 10-Month certificate, early withdrawal penalty equals 90-days dividend on the amount withdrawn. Fees or other conditions could reduce the earnings on these accounts. The penalty will, if necessary, be taken from the principal amount of the deposit. Rates, terms, and conditions are subject to change without notice. APY is accurate as of 3/18/2024.

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