

# HERITAGE

credit union



**"A hassle-free experience!"**

– Madison Member



Rated 4.6 out of 5.0 based on 149 Google Reviews as of 04/18/2019

## AUTO LOANS

- > Rates as low as 1.99% APR
- > No payments for 90 days\*



Apply online at [HeritageCU.org/loans](http://HeritageCU.org/loans) or visit the staff at the Madison Branch.

TOP  
WORK  
PLACES  
2019

WISCONSIN STATE JOURNAL  
★ MADISON.COM

### MADISON BRANCH

2555 Shopko Dr | 608-241-2191  
[HeritageCU.org](http://HeritageCU.org)

\*Subject to qualified credit. Interest will accrue during 90-day no payment period. Promotion may change or end at any time.

# HERITAGE

credit union



## SAVE MORE

Accounts that come with no monthly or maintenance fees — just great rates to boost your savings.

### SAVE MORE CHECKING ACCOUNT

Earn a rate more than 12x  
the national average\*

**1.00%** APY\*\*  
on balances of \$3,000-\$19,999

### SAVE MORE SAVINGS ACCOUNT

Exclusively for Save More  
Checking account holders

**0.75%** APY\*\*  
on balances up to \$25,000

### SAVE MORE MONEY MARKET

Earn a higher rate the  
more you save

**0.30%** APY\*\*  
on balances of \$50,000 or more

**\$100  
BONUS\*\*\***

when you open any new  
**CHECKING ACCOUNT**  
and add a qualifying  
direct deposit of at  
least \$100

**Expires 05/31/2019**

**PROMO CODE:  
100CHECKPRINT**

**\$100  
BONUS\*\*\***

when you open any new  
**MONEY MARKET**  
then deposit at least \$10,000  
in new money and maintain that  
balance for 90 days

**Expires 05/31/2019**

**PROMO CODE:  
100MMPRINT**

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All rates and offers subject to change and can end at any time. Subject to qualified credit. New members: subject to member eligibility and an initial deposit of \$5 into a primary savings account which must remain open for 12 months to receive bonus offers. \*Based on national average checking account rate of 0.08% as quoted on bankrate.com on April 18, 2019. \*\*APY=Annual Percentage Yield. Rates and APYs accurate as of April 18, 2019. SAVE MORE MONEY MARKET: \$2,000 - \$9,999: 0.10%, \$10,000 - \$24,999: 0.20%; \$25,000 - \$49,999: 0.20%; \$50,000 - \$99,999: 0.30%; \$100,000 & greater: 0.30%. Rate may change after account opening. Fees could reduce earnings on account. Ask to see account disclosures for all details on all accounts. \*\*\*Coupon must be presented by May 31, 2019, and prior to opening the account. Qualifying accounts must be opened within 30 days after presenting coupon. Cannot use multiple offers on same product. Each coupon may be used once per individual. Bonus may be taxable as income and reported on IRS Form 1099-INT. Heritage employees and their immediate families are not eligible. Void if expired, altered, reproduced or photocopied. Account holder must be 16 years of age or older to redeem coupon. CHECKING OFFER: Must not have had an open Heritage checking account in the 6 months prior to opening new account. \$100 will be credited to your Heritage primary share account within 30 days of receipt of your first direct deposit of \$100 or more into a new qualifying checking account. Direct deposit must be received within 30 days of opening new checking account and cannot be transferred from another Heritage account. Direct deposit must be an electronic deposit of your paycheck, pension, or government benefits (such as Social Security) from your employer or the government. Transfers from external accounts do not qualify. MONEY MARKET OFFER: Must not have had an open Heritage money market account in the 6 months prior to opening new account. Receive \$100 bonus for opening a new money market and depositing at least \$10,000 of new money within 10 days of opening and maintaining a balance of at least \$10,000 for 90 days after deposit. The \$10,000 must be new to Heritage and cannot be transferred from another Heritage account or withdrawn from a Heritage account and redeposited within 30 days. Bonus will be deposited to your Heritage primary share account within 30 days after maintaining the eligible balance for 90 days.

Federally insured by the National Credit Union Administration.