



HERITAGE

credit union

LIMITED TIME

\$200 BONUS*

when you open any new

MONEY MARKET

then deposit at least \$25,000 in
new money and maintain that
balance for 90 days

Expires 03/15/2020

PROMO CODE: 200MMPRINT

EARN 1.00%APY***

from \$3,000-\$19,999

\$200 BONUS**

when you open a new

SAVE MORE CHECKING

& add a new direct deposit of at least \$100

Plus, you're qualified for an exclusive
SAVE MORE SAVINGS
that earns 0.75%APY***

Expires 03/15/2020

PROMO CODE: 200SAVEMOREPRINT

SPECIAL

10-MONTH CERTIFICATE

1.80%APY¹

21-MONTH CERTIFICATE

2.25%APY¹

MACHESNEY PARK

7144 N Perryville Rd

815-316-6280

h-cu.com/better-savings

Rate and APY accurate as of 01/01/2020. 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 offer. 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. Bonus may be taxable as income and reported on IRS Form 1099-INT. Coupons must be presented prior to opening the account. Qualifying accounts must be opened within 30 days after presenting coupon. Cannot use multiple offers on same product. Coupon may be used once per individual. *MONEY MARKET OFFER: Must not have had an open Heritage money market account in the 6 months prior to opening new account. Receive \$200 bonus for opening a new money market and depositing at least \$25,000 of new money within 10 days of opening and maintaining a balance of at least \$25,000 for 90 days after deposit. The \$25,000 must be new to Heritage and cannot be transferred from another Heritage account or withdrawn from a Heritage account and redeposited within 30 days.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. **SAVE MORE CHECKING OFFER: Must not have had an open Heritage checking account in the 6 months prior to opening new account. Applicable bonus will be credited to your Heritage primary share account within 30 days of receipt of your first direct deposit of \$200 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. ***APY is annual percentage yield as of January 1, 2020 and is subject to change without notice. Checking: Earn 1.00% APY on balances from \$3,000- \$19,999, when you maintain a daily minimum balance of \$3,000. Balances over \$20,000 earn 0.20% APY. Balances from \$0-\$2,999 earn 0% APY. No minimum or maintenance fees. Savings: 0.75%APY for balances up to \$25,000. Balances over \$25,000 earn .02%APY. ¹CERTIFICATE: APY=Annual Percentage Yield. Penalty for early withdrawal. \$500 minimum deposit. Fees may reduce earnings. Federally insured by the NCUA