HERITAGE
Financial Credit Union

HERITAGE FINANCIAL CREDIT UNION

TRUTH-IN-SAVINGS RATE SCHEDULE

The Credit Union may offer other rates for these accounts from time to time. Please refer to the Membership Agreement for additional information.

Account Name	Effective Date	Annual Percentage Yield (APY)	Balance to Earn Minimum APY	Minimum to Open Account	Dividend Rate	Dividend Crediting	Compounding Method	Variable/Fixed
IRA Savings	March 1, 2020	0.01%	$500.00	$0.01	0.01%	Quarterly	Quarterly	Variable
Additional Savings	March 1, 2020	0.01%	$500.00	$0.01	0.01%	Quarterly	Quarterly	Variable
Custodial Savings	July 7, 2026	0.03%	$500.00	$0.01	0.03%	Quarterly	Quarterly	Variable
Additional Checking	Feb 9, 2026	0.00%	N/A	$0.01	0.00%	N/A	N/A	N/A
Heritage Cash Back Checking	Feb 9, 2026	**	**	$0.01	**	Monthly	Monthly	Variable
Heritage High Yield Checking	Feb 9, 2026	**	**	$25.00	**	Monthly	Monthly	Variable
Heritage High Yield Savings	Feb 9, 2026	**	**	$0.01	**	Monthly	Monthly	Variable
4 Month Share/IRA Certificate Special	July 1, 2026	4.00%	$500.00	$500.00	3.94%	Quarterly	Quarterly	Fixed
4 Month Share/IRA Certificate Special – New Money*	July 1, 2026	4.25%	$2500.00	$2500.00	4.18%	Quarterly	Quarterly	Fixed
5 Month Share/IRA Certificate	July 1, 2026	3.00%	$500.00	$500.00	2.97%	Quarterly	Quarterly	Fixed
6 Month Share/IRA Certificate	Sept. 23, 2024	1.25%	$500.00	$500.00	1.24%	Quarterly	Quarterly	Fixed
6 Month Share/IRA Certificate	Sept. 23, 2024	1.30%	$100,000.00	$500.00	1.29%	Quarterly	Quarterly	Fixed
7 Month Share/IRA Certificate	Feb. 25, 2026	3.40%	$500.00	$500.00	3.36%	Quarterly	Quarterly	Fixed
11 Month Share/IRA Certificate	Sept. 3, 2026	3.30%	$500.00	$500.00	3.26%	Quarterly	Quarterly	Fixed
12 Month Share/IRA Certificate Special	July 17, 2026	4.00%	$500.00	$500.00	3.94%	Quarterly	Quarterly	Fixed
12 Month Share/IRA Certificate Special- New Money*	July 17, 2026	4.25%	$2500.00	$2500.00	4.18%	Quarterly	Quarterly	Fixed
18 Month Share/IRA Certificate	Oct. 22, 2026	4.30%	$500.00	$500.00	4.23%	Quarterly	Quarterly	Fixed
24 Month Share/IRA Certificate	Oct. 22, 2026	4.40%	$500.00	$500.00	4.33%	Quarterly	Quarterly	Fixed
36 Month Share/IRA Certificate	Sept. 23, 2024	2.75%	$500.00	$500.00	2.72%	Quarterly	Quarterly	Fixed
36 Month Share/IRA Certificate	Sept. 23, 2024	2.80%	$100,000.00	$500.00	2.77%	Quarterly	Quarterly	Fixed
48 Month Share/IRA Certificate	Sept. 23, 2024	2.50%	$500.00	$500.00	2.48%	Quarterly	Quarterly	Fixed
48 Month Share/IRA Certificate	Sept. 23, 2024	2.55%	$100,000.00	$500.00	2.53%	Quarterly	Quarterly	Fixed
60 Month Share/IRA Certificate	Sept. 23, 2024	2.55%	$500.00	$500.00	2.53%	Quarterly	Quarterly	Fixed
60 Month Share/IRA Certificate	Sept. 23, 2024	2.60%	$100,000.00	$500.00	2.58%	Quarterly	Quarterly	Fixed

IMPORTANT ACCOUNT TERMS AND CONDITIONS

Any Annual Percentage Yield (APY) provided in this disclosure assumes dividends will remain on deposit for at least one year. A withdrawal will reduce earnings. Maintenance and activity fees may reduce earnings on the account. Fixed rates for accounts with specific maturities are in effect until maturity. For variable rate accounts, the rate may change after opening. Rates are determined at the discretion of the Board of Directors of the Credit Union. The dividend rates and APY's disclosed for accounts, other than time accounts, are prospective. Dividends paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Withdrawals of credited interest are allowed without penalty.

Transaction Limitation for share certificates; after the account is opened, additional deposits are not allowed. Withdrawals of dividends on share certificates are allowed at quarter end. Withdrawals of principal are allowed with substantial penalty for early withdrawals. Early withdrawals from IRA accounts are not allowed and will result in a penalty. Dividends from IRA share certificates can be withdrawn, but will be subject to a penalty

For share certificate accounts that are automatically renewed for another term, there is a grace period of 10 days after maturity in which to withdraw funds or make changes to the share certificate account without being charged an early withdrawal penalty. Certificate specials will automatically renew into the standard certificate rate with the same certificate term. Withdrawals of credited dividends are allowed without penalty at quarter end.

Withdrawals of principal will result in a penalty equal to 90 days dividends for certificates with maturities of one month to 12 months, 180 days dividends for 13-to-23-month certificates and a penalty equal to 365 days dividends for the 24-to-36-month certificates. Certificates with maturities of 37 months to 60 months are subject to a penalty equal to 540 days. This penalty is applied whether or not the dividends have been accrued. Transaction Limitation for share certificates; after the account is opened, additional deposits are not allowed. This penalty is applied whether or not the dividends have been accrued.

*"New money" is defined as funds not currently on deposit with HFCU. Transfers from existing HFCU accounts do not qualify. Funds withdrawn from an existing HFCU account and redeposited within 30 days do not qualify as new money. ** Please refer to the Truth In Savings Act Disclosure and Rate Schedule for Heritage Cash Back Checking, Heritage High Yield Checking and Heritage High Yield Savings products.

These rates are accurate as of the date indicated above. Balance Computation Method is daily balance method. Rates are subject to change anytime without notice.
You may contact the Credit Union at 845-561-5607 or visit us on the web at www.heritagefcu.com for current rate information. See your Membership Disclosure Booklet for additional information about your account.