



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
Share Savings	July 1, 2022	0.03%	\$500.00	\$0.01	0.03%	Quarterly	Quarterly	Variable/Fixed
Holiday, Vacation, Escrow	March 1, 2020	0.01%	\$500.00	\$0.01	0.01%	Quarterly	Quarterly	Variable
IRA Savings	March 1, 2020	0.01%	\$500.00	\$0.01	0.01%	Quarterly	Quarterly	Variable
Money Market - Tier 1	Dec. 01, 2022	0.10%	\$2,500.00	\$2,500.00	0.10%	Monthly	Monthly	Variable
Money Market - Tier 2	Dec. 01, 2022	0.10%	\$20,000.00	\$20,000.00	0.10%	Monthly	Monthly	Variable
Money Market - Tier 3	Dec. 01, 2022	0.10%	\$50,000.00	\$50,000.00	0.10%	Monthly	Monthly	Variable
Money Market - Tier 4	Dec. 01, 2022	0.14%	\$100,000.00	\$100,000.00	0.14%	Monthly	Monthly	Variable
Money Market - Tier 5	Dec. 01, 2022	0.16%	\$200,000.00	\$200,000.00	0.16%	Monthly	Monthly	Variable
Super Saver - Tier 1	Dec. 01, 2022	0.10%	\$25,000.00	\$25,000.00	0.10%	Monthly	Monthly	Variable
Super Saver - Tier 2	Dec. 01, 2022	0.10%	\$50,000.00	\$50,000.00	0.10%	Monthly	Monthly	Variable
Super Saver - Tier 3	Dec. 01, 2022	0.14%	\$100,000.00	\$100,000.00	0.14%	Monthly	Monthly	Variable
Super Saver - Tier 4	Dec. 01, 2022	0.16%	\$200,000.00	\$200,000.00	0.16%	Monthly	Monthly	Variable
6 Month Share/IRACertificate	April 26, 2021	0.10%	\$500.00	\$500.00	0.10%	Quarterly	Quarterly	Fixed
6 Month Share/IRACertificate	April 26, 2021	0.15%	\$100,000.00	\$500.00	0.15%	Quarterly	Quarterly	Fixed
12 Month Share/IRA Certificate	Feb. 07, 2023	2.20%	\$500.00	\$500.00	2.18%	Quarterly	Quarterly	Fixed
12 Month Share/IRA Certificate	Feb. 07, 2023	2.25%	\$100,000.00	\$500.00	2.23%	Quarterly	Quarterly	Fixed
12 Month Share/IRA Certificate Special	Feb. 07, 2023	4.35%	\$500.00	\$500.00	4.28%	Quarterly	Quarterly	Fixed
18 Month Share/IRA Certificate	Nov. 21, 2022	4.00%	\$500.00	\$500.00	3.94%	Quarterly	Quarterly	Fixed
18 Month Share/IRA Certificate	Nov. 21, 2022	4.05%	\$100,000.00	\$500.00	3.99%	Quarterly	Quarterly	Fixed
24 Month Share/IRA Certificate Special*	Nov. 21, 2022	4.50%	\$10,000.00	\$10,000.00	4.43%	Quarterly	Quarterly	Fixed
24 Month Share/IRA Certificate	Nov. 21, 2022	4.25%	\$500.00	\$500.00	4.18%	Quarterly	Quarterly	Fixed
24Month Share/IRA Certificate	Nov. 21, 2022	4.30%	\$100,000.00	\$500.00	4.23%	Quarterly	Quarterly	Fixed
36 Month Share/IRA Certificate	Sept. 12, 2022	2.50%	\$500.00	\$500.00	2.48%	Quarterly	Quarterly	Fixed
36 Month Share/IRA Certificate	Sept. 12, 2022	2.55%	\$100,000.00	\$500.00	2.53%	Quarterly	Quarterly	Fixed
48 Month Share/IRA Certificate	Sept. 12, 2022	2.75%	\$500.00	\$500.00	2.72%	Quarterly	Quarterly	Fixed
48 Month Share/IRA Certificate	Sept. 12, 2022	2.80%	\$100,000.00	\$500.00	2.77%	Quarterly	Quarterly	Fixed
60 Month Share/IRA Certificate	Sept. 12, 2022	3.00%	\$500.00	\$500.00	2.97%	Quarterly	Quarterly	Fixed
60 Month Share/IRA Certificate	Sept. 12, 2022	3.05%	\$100,000.00	\$500.00	3.02%	Quarterly	Quarterly	Fixed

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. Withdrawals of principal are allowed with substantial penalty for early withdrawal. Withdrawals of principal will result in a penalty equal to 90 days dividends for certificates with maturities of six months, 180 days dividends for a 12 to 23 month certificate and a penalty equal to 365 days dividends for the 24 month and 36 month certificates. Certificates with maturities of 48 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.

For share certificate accounts that automatically renew for another term, there is have a grace period of 10 days after maturity in which to withdraw funds in the account without being charged an early withdrawal penalty. No early withdrawals are allowed on any IRA account or the member will be charged a 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 dividends on IRA share certificates are allowed with penalty.

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.

*New money is a rollover of an existing HFCU certificate with a minimum of \$10,000 in new money added or a new certificate opened with non-Heritage Financial Credit Union funds with a minimum of \$10,000.



HERITAGE FINANCIAL CREDIT UNION | TRUTH-IN-SAVINGS RATE SCHEDULE – HIGH INTEREST CHECKING

Account Name	Effective Date	Annual Percentage Yield (APY)	Balance to Earn Minimum APY	Dividend Rate	Dividend Crediting	Compounding Method	Variable/Fixed
High Interest Checking Basic	August 1, 2020	0.00%	\$0.00	0.00%	Monthly	Monthly	Variable
High Interest Checking Gold to \$19,999	August 1, 2020	0.03%	\$0.00	0.03%	Monthly	Monthly	Variable
High Interest Checking Gold \$20K to \$99,999.99	August 1, 2020	0.05%	\$20,000.00	0.05%	Monthly	Monthly	Variable
High Interest Checking Platinum \$100K to \$149,999.99	August 1, 2020	0.10%	\$100,000.00	0.10%	Monthly	Monthly	Variable
High Interest Checking Platinum \$150K to \$249,999.99	August 1, 2020	0.15%	\$150,000.00	0.15%	Monthly	Monthly	Variable
High Interest Checking Platinum \$250K +	August 1, 2020	0.15%	\$250,000.00	0.15%	Monthly	Monthly	Variable

To qualify for any annual percentage yield for the dividend period, you must be a member in Good Standing. Good Standing means you: (a) have on deposit at least the par value of one full share in a Regular Share Savings account; (b) have no delinquent loans (payment is not more than 30 days late); and (c) have positive balances in all share accounts. If these requirements are not met, you will not earn the stated annual percentage yield. APY is variable and is subject to change after account opening.

TO EARN A REWARD APY THE FOLLOWING ARE REQUIRED:

High Interest Basic Requirements

1. Good Standing

High Interest Gold Requirements

1. Good Standing
2. Receive e-Statements
3. 1 Direct Deposit
4. 10 Debit card transactions; OR average daily loan balance of \$10,000 or more
5. Interest Rate Based on checking account balance as per chart above

High Interest Platinum Requirements

1. Good Standing
2. Interest Rate Based on checking account balance as per chart above

0% APY

If the good standing Requirements are NOT met in any given month, 0% APY will apply