



HERITAGE FINANCIAL CREDIT UNION | BUSINESS RATE SCHEDULE

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

Last Updated: 5/6/24

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
Business Basic Saving	May 6 2024	.03%	\$500.00	\$0.01	.03%	Quarterly	Quarterly	Variable
Business Advance Saving	May 6, 2024	.10%	\$2,500.00	\$0.01	.10%	Quarterly	Quarterly	Variable
Business Basic Checking	May 6, 2024	0.00%	\$0.00	\$0.00	0.00%	Monthly	Monthly	Variable
Business Next Level Checking	May 6, 2024	.15%	\$2,500.00	\$0.00	.15%	Monthly	Monthly	Variable
Business Advance Checking	May 6, 2024	.25%	\$10,000.00	\$0.00	.25%	Monthly	Monthly	Variable

We do not have a minimum to open any checking account however there are minimum balances to avoid a monthly service charge on either saving or checking

Business Basic Saving	\$5.00 (waived with average daily balance of \$500)
Business Advance Saving	\$10.00 (waived with average daily balance of \$2,500)
Business Basic Checking	Free
Business Next Level Checking	\$10.00 (waived if \$2,500 average daily balance)
Business Advance Checking	\$15.00 (waived if bundled or average daily balance of \$10,000)

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. For variable rate accounts, the rate may change after opening. The dividend rates and APY's disclosed for accounts, are prospective. Dividends paid from current income and available earnings, after required transfers to reserves at the end of a dividend period.

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 Business Membership Agreement for additional information about your account.

THIS CREDIT UNION IS FEDERALLY INSURED BY THE NATIONAL CREDIT UNION ADMINISTRATION