



## Get ready for BETTER

We're excited to share with you just a glimpse of the benefits you'll receive if Heritage Credit Union partners with Connexus Credit Union. **The best part is that the Heritage employees you enjoy working with will become Connexus employees.** After the merger, you'll experience lower fees, higher savings rates, and continued great loan rates. You'll also be able to chat with someone during expanded Call Center hours, plus use enhanced online and mobile banking features to simplify your banking experience.

Lower Fees		
Overdraft Paid (per item)	\$4	\$30
Overdraft Returned (per item)	\$4	\$30
Overdraft Protection Transfer from Savings or Line of Credit	FREE	\$7
Debit Card Replacement	FREE	\$5
Expedited Debit Card Replacement	\$20 Overnight, \$30 Next Day	\$75
Phone Transfer (per transaction)	FREE	\$5
Printed Transaction Listing (per page)	\$0.25	\$2
Check Copy (per check)	\$0.25	\$5
Statement Copy (Connexus fee is per page)	\$0.25	\$5
Cashier's Check	\$3	First FREE, \$5 each after
Returned Statement	\$5	\$7
Stop Payment	\$9	\$25
Wire Transfers-Incoming	FREE	\$8
Wire Transfers Outgoing	\$20 Domestic, \$50 International	\$20
IRA- Outgoing Transfers or Rollovers	FREE	\$30
Higher Savings Yields		
High Dividend Checking	up to 1.75% APY	0.25% APY
Teen Checking	up to 2.00% APY	N/A
Free Checking	Yes	Yes
Savings	0.25% APY	0.02% APY
Money Market - \$2,000- \$9,999	0.25% APY	0.05% APY
Money Market- \$25,000	0.60% APY	0.10% APY
Money Market- \$100,000+	0.85% APY	0.30% APY
Certificate - 1 Year	0.61% APY	0.15% APY
Certificate - 3 Year	0.81% APY	0.30% APY
Continued Great Loan Rates		
New Auto--60 months	2.74% APR	2.75% APR
Used Auto--48 months	2.74% APR	2.75% APR
Personal Loan- 36 months	6.49% APR	7.49% APR
Personal Loan- 60 months	7.99% APR	N/A

Annual Percentage Yield (APY) and APR as of 11/18/2021 and are subject to change without notice.

