



Fall

# DIVIDEND

IMPROVE LIVES • SIMPLIFY BANKING

## HERITAGE NEWS

Heritage is seeking candidates to fill openings on the 2024 Heritage Board of Directors. Applicants are required to qualify for membership and be a member and be age 18 or older. Apply at [heritagefederal.org/BoardApp](https://heritagefederal.org/BoardApp).

**Deadline to complete interest form is November 15, 2023.**

At Heritage, we believe in improving lives and simplifying banking to create a banking experience designed for you. Visit our Evansville-South Washington Ave Branch to view the full branch renovation and new Virtual Teller Stations!

Virtual Teller Stations connect you to a live teller who can complete all tasks of an in-person teller. [See what locations have Virtual Teller Stations here.](#)

## FALL 2023 DIVIDEND KEY HIGHLIGHTS



Apply to fill openings on the 2024 Heritage Board of Directors



Open Accounts Online or with Digital Banking App



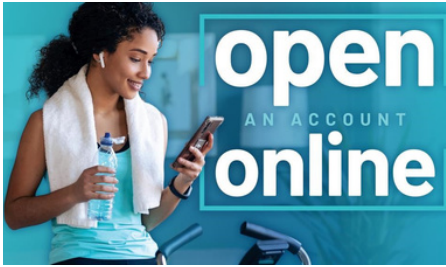
NEW Student Rewards Program



Apply for an SBA Loan ONLINE

Insured by NCUA





**OPEN ACCOUNTS AND APPLY FOR LOANS ONLINE OR WITH DIGITAL BANKING**

Open a checking account, savings account, business money market account, business checking account, and share certificate... ONLINE! Apply for an auto loan, personal loan, and a Visa card... ONLINE!

[Click Here to Open an Account](#)



**INTRODUCING NEW STUDENT REWARDS PROGRAM! EARN WHILE YOU LEARN**

Our new Student Rewards Program is a great way for college students to manage their finances and earn rewards for their achievements. Made the Dean's list? Get a reward! Complete the Student Financial Success Program? Get a reward!

[Learn About Student Rewards Program](#)



**LOVE HERITAGE? REFER A FRIEND, AND YOU AND YOUR FRIEND GET PAID**

If you love Heritage, you can now get paid up to \$500 for spreading the word. Refer a friend and get \$50 for each friend you refer to open a checking account at Heritage. Plus, you're friend will also get \$50!

[Click Here to Share the Rewards](#)



# SBA LOANS



[heritagefederal.org/SBALoans](https://heritagefederal.org/SBALoans)

Rates, terms, and conditions are subject to change. Subject to credit approval. Other restrictions may apply.

Insured by NCUA



[heritagefederal.org](https://heritagefederal.org)

