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Heritage Federal Credit Union Top Performing Credit Union in Vanderburgh and Warrick Counties

Newburgh, IN --- Heritage Federal Credit Union was ranked the number one credit union in Vanderburgh and Warrick Counties in SW Indiana in the *Return to the Member* ranking, as reported by Callahan & Associates in the 2010 first quarter rankings.

Callahan & Associates promote the philosophy that credit unions exist to serve members, and they developed the *Return to the Member* (ROM) scoring system to measure how well credit unions follow this philosophy. The rankings determine how well credit unions by asset base are doing in their fundamental task of delivering economic benefit and good product to their membership.

Though the ROM was developed 10 years ago, Callahan & Associates have updated the index to reflect the dynamics of a changing financial services industry over the past decade. Despite the changes over the years, the core purpose of this scoring system remains the same. ROM is composed of three components that reflect the central credit union functions of lending, savings, and product usage.

First, the index measures how well a credit union is delivering value by providing a raw score for each of the three components. Then the index assigns a percentile ranking (between 1 and 100) within the credit union's peer group. A credit union's final ROM score is a rank among its peers.

Ruth Gaon, CCE, President and Chief Executive Officer of Heritage Federal Credit Union, said, "Our top ranking among our peers in Vanderburgh and Warrick Counties in the Callahan & Associates *Return to the Member* ranking is a great reflection of Heritage Federal Credit Union's commitment to serving our members through our products and services. As the credit union continues to grow, our employees never lose sight of our number one goal: providing outstanding member service to our member-owners. The top ranking recognition is one in which our member-owners, volunteer board of directors, and employees can all share pride."

About Heritage Federal Credit Union

Heritage Federal Credit Union offers financial products and services to anyone who lives, works, worships or attends school in Vanderburgh or Warrick County, or has an immediate family member who does.

Heritage Federal Credit Union is a community-chartered Federal credit union with over \$357 million in assets and serves more than 36,636 members, and operates seven branches in Vanderburgh and Warrick Counties in Southwestern Indiana. More information regarding Heritage Federal Credit Union can be located at www.hfcu.info.

About Callahan & Associates, Inc.

Callahan & Associates, Inc., is located at 1001 Connecticut Ave., NW Suite 1001, Washington, DC 20036 or 800-446-7453 (phone). The data from Callahan & Associates can be located at <http://data.creditunions.com/CUSP>.