

## GET A \$100 BONUS\*

Open a new money market with \$10,000 or more in new money and keep it there for 90 days

Enter your email to get your coupon.

Click to Send Coupon

**High Yield Money Market** – Earn even higher rates on larger balances for retirement and other future goals.

> Earn 1.70% APY\*\* on balances of \$75,000 or more. All balances \$74,999 or less earn 0.02% APY.

Get Started (https://www.heritagecu.org/news-and-tips/get-started/)

All offers subject to qualified credit. Rates and offers subject to change or end without notice. New members: subject to member eligibility and an initial deposit of \$5 into a primary savings account, which must remain open for 12 months to receive bonus. Federally insured by the National Credit Union Administration. \*Coupon must be presented by March 31, 2019, and prior to opening the account. Qualifying accounts must be opened within 30 days after presenting coupon. Cannot use multiple offers on same product. Heritage employees and their immediate families are not eligible. Money market coupons may be used once per individual per 6 month period. Void if expired, altered, reproduced or photocopied. Accountholder must be 16 years of age or older to redeem coupon. Bonus may be taxable as income and reported on IRS Form 1099-INT. Money must be new to Heritage and not transferred from another Heritage account or withdrawn from a Heritage account and redeposited within 30 days. Receive \$100 bonus for opening a new money market and depositing at least \$10,000 of new money within 10 days of opening and maintaining a balance of at least \$10,000 for 90 days after deposit. Bonus will be deposited to your Heritage primary share account within 30 days after maintaining the eligible balance for 90 days. \*\*APY = Annual Percentage Yield. Rates and APY accurate as of 11/12/2018. High Yield Money Market APY is variable, subject to change after account opening and tiered based on account

balance: Average Daily Balance of \$100-\$74,999: 0.02%; \$75,000-\$124,999: 1.70%; \$125,000-\$199,999: 1.70%; \$200,000-\$249,999: 1.70%; \$250,000 & greater: 1.70%. Minimum balance to earn dividends is \$100. Minimum balance to open is \$75,000. Fees could reduce earnings on the account.

CONTACT US (HTTPS://WWW.HERITAGECU.ORG/NEWS-AND-TIPS/CONTACT-US/) LOCATIONS (HTTPS://WWW.HERITAGECU.ORG/LOCATIONS.PHP) LOAN RATES (HTTPS://WWW.HERITAGECU.ORG/LOAN-RATES.HTML) DEPOSIT RATES (HTTPS://WWW.HERITAGECU.ORG/DEPOSIT-RATES.HTML)