



Heritage

BANK

VISIT OUR NEWEST BRANCH

Three great ways to celebrate.

See below for special promotions

Visit our newest branch at 5801 Tacoma Mall Boulevard.

We've named it the Branch of the Future because it features a modern, open floorplan and interactive digital signage for a personalized customer experience.

Checking Special: Receive \$150¹

Open a new checking account with at least \$100, make at least 10 debit card purchases and sign up for online banking within 45 days of account opening to receive a \$150 bonus.

Money Market Special: Receive 1.25%²

Open a new qualified money marketing account with at least \$50,000 in new money and a Heritage Bank checking account (new or existing) to receive 1.25% APY through June 30, 2019.

CD Special: Receive 2.00%³

Open a new certificate of deposit (CD) account with at least \$25,000 in new money to receive the special CD rate through June 30, 2019.

- 9 Month CD special rate: 1.25% APY
- 17 Month CD special rate: 2.00% APY

¹Bonus/Account Information: Offer valid until 12/31/18. Offer not available to existing Heritage Bank checking customers, those with fiduciary accounts, or those whose accounts have been closed within 90 days or closed with a negative balance. Employees of Heritage Bank and its affiliates are not eligible for this offer. To receive the bonus: 1) Open a new Heritage Bank checking account, which is subject to approval; 2) Deposit \$100 or more at account opening; AND 3) Make at least 3 debit card purchases or 3 Person2Person payments within 45 days of account opening; After you have completed all the above requirements and the 3 qualifying transactions have posted to your account, we'll deposit the bonus into your new account within 10 business days. You can receive only one new checking account related bonus each calendar year and only one bonus per account. Bonus is considered interest and will be reported on IRS Form 1099-INT (or Form 1042-S, if applicable).

²To receive the promotional 1.25% Annual Percentage Yield (APY) through June 30, 2019, you must open a Cascade or Business Money Market account between November 1, 2018 and December 31, 2018, with a minimum opening deposit of \$50,000, with funds not presently on deposit with Heritage Bank, and have a Heritage Bank checking account (new or existing). 1.25% APY valid through June 30, 2019; for balances of \$50,000+. For other balances and after June 30, 2019, rates are variable and subject to change daily without notice. Rates as of October 1, 2018, are: 0.04% APY for balances of \$0 - \$4,999; 0.06% APY for balances of \$5,000 - \$24,999; .08% APY for balances of \$25,000 - \$49,999, and 1.25% APY for balances of \$50,000+. Fees may reduce earnings.

³Annual Percentage Yield (APY) is effective as of 10/31/18 and is subject to change without notice. To open the 9 month or 17 month certificate of deposit and receive the promotional rate, you must open with new money. New money is defined as funds not currently on deposit at Heritage Bank including Whidbey Island Bank, a division of Heritage Bank. CD Rates and terms are fixed for the term of the account. Interest is compounded daily. You may choose to have your interest paid monthly or quarterly. Interest rate tiers offered are based on the minimum opening balance. The certificate will automatically renew to a 12 month certificate at our posted rates at time of renewal. Public funds are not eligible for this offer. Penalty will or may be imposed for early withdrawal. Fees could reduce earnings.

More than a Community Bank. A Community *of* Banks.

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