

20th ANNIVERSARY Celebration

Stop by your local branch

March 6 | 11:00 - 1:00 PM

for a special 20th Anniversary celebration

Rate Special

Now our
GREAT RATE
checking account earns
a special anniversary rate

5.20% APY* **0.01%** APY*

Annual Percentage Yield (APY)
when qualifications are met

Annual Percentage Yield (APY)
when qualifications are not met

*Great Rate Checking Minimum Requirements and Qualifications:

All Qualifications must be met each monthly statement cycle: Make at least 15 normal spending debit card purchases that post and settle. Have at least 1 automatic payment and 1 direct deposit post and settle. Be enrolled in and receive e-Statements. Log into online banking. When qualifications are met during a monthly statement cycle, an annual percentage yield (APY) of 5.20% (as of 3/01/26) will be paid on the portion of the daily balance that is less than or equal to \$50,000. An interest rate of 0.25% will be paid on the portion of the daily balance that is greater than \$50,000 resulting in an APY for this tier ranging from 5.20% to 1.90% depending on the account's balance. Interest will be compounded monthly and credited to the account on the last day of the current statement cycle. APY calculations are based on an assumed total account balance of \$50,000 plus \$100,000 to be shown as a single figure (i/e/ \$150,000).

Reimbursements will be issued up to an aggregate total of \$20.00 for nationwide ATM withdrawal fees during the monthly statement cycle.

When qualifications are not met, the interest rate paid on the entire balance will be 0.01% with an annual percentage yield of 0.01%. ATM fees are not reimbursed.

Rates are variable and may change after an account is opened without notice. A \$25.00 minimum deposit is required to open the account. The account must not be used for commercial purposes, and there is a limit of one (1) account per social security number.

20th Anniversary

Register
for a chance to win
\$**200**

Register at any of our locations between March 2 and 12:59 pm on March 6 to be eligible for a chance to win. Winner will be drawn at 1:00 pm CST on March 6, 2026. One winner per location will be notified directly. Employees and immediate family members of employees not eligible to win. No purchase necessary to be eligible. Limit one (1) prize per person across all locations.

We ♥ the Community

Open any new
checking account
in the month of March
& we'll donate \$**20**
to a nonprofit

For each new checking account opened at Heritage Bank & Trust between March 1 and March 31, 2026, the Bank will donate \$20 to a designated local nonprofit organization in each community. One \$20 donation per person regardless of number of accounts. No cash or account credit will be provided to the customer. Donation is made by Heritage Bank & Trust and is not tax-deductible by the customer. Normal account terms, fees, and conditions apply. Promotion subject to change or termination at any time without notice.

HeritageBankandTrust.com

Member
FDIC

Offers subject to change without notice.

HERITAGE
BANK & TRUST
20 years
serving the community
2006 - 2026