

Heritage Bank Checking Accounts

	Basic Checking... <i>No minimum daily balance requirements and no monthly maintenance fees.</i>	Regular Checking... <i>Low minimum daily balance requirements and check images are returned to you.</i>	Heritage Club Checking... <i>Complimentary wallet checks and ATM Card, and unlimited transactions.</i>	Masters Club Checking... <i>For our customers 55 and over.</i>	NOW Checking... <i>Interest earning and low minimum daily balance requirements.</i>
Minimum to Open	N/A	N/A	N/A	\$100	\$500
Interest	N/A	N/A	N/A	N/A	Variable#
Minimum Daily Balance to avoid monthly maintenance fee	N/A	\$500	N/A	N/A	\$500
Monthly Maintenance Fee*[@]	None	\$5.00 *If minimum daily balance is not maintained.	\$6.00	None	\$5.00 *If minimum daily balance is not maintained.
Transaction Fees[@]	25 Free debits per month \$.10 for each debit over 25	30 Free debits per month \$.10 for each debit over 30	None	None	\$.15 for each debit if minimum daily balance is not maintained.
ATM/Check Card Fees[@]	\$.10 for each ATM or Debit Card Transaction	\$.10 for each ATM or Debit Card Transaction after 30 free (credits not included)	None	None	\$.15 for each ATM or Debit Card transaction if minimum daily balance is not maintained.
Additional Features	Convenient Check Safekeeping	Check Images are returned	Complimentary custom wallet checks** Complimentary ATM Card Convenient Check Safekeeping	Free custom wallet checks** Free Money Orders Check images are returned	Check images are returned

ATM Cards, Debit Cards, and Safety Check Protection available on all accounts

@ Plus applicable sales tax

**Standard Design checks are available for free on accounts that offer free checks.
A \$5 credit can be applied toward a design of your choice.

Refer to rates tab for specific rates



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