



President's Message

Ever since Citizen's Bank announced last fall that they were closing branches in both Castleton and Poultney, I have been inundated with requests from members and non-members alike to open a branch in those communities.

A branch in either of these areas was not in our immediate future plans. However, these

new developments caused us to take a hard look at both options. After reviewing the needs of the Credit Union, and researching the advantages of both communities, we were able to build a strong business case for opening Heritage Family's newest branch in downtown Castleton this October.

The reasons for this new branch are fairly simple. We currently have over 1,700 members that already live in the Castleton area. But, these members predominantly use our Fair Haven branch as their branch of choice. This opportunity will allow us to alleviate some traffic from our Fair Haven branch; as it continues to be one of our busiest branches and is at capacity. By transitioning some member business from the Fair Haven branch to the new Castleton branch it will help make the member experience more enjoyable for all involved. We were also able to establish the Castleton branch in the same building that was recently vacated; making the start-up timeline much easier.

In addition, we want to continue introducing Heritage Family Credit Union and the cooperative financial movement to those banking customers that were left without a local financial institution. We want to become part of the fabric of that community and work with those residents to help them build a better future just as we have done in Rutland, Fair Haven and all other communities we serve. Both Castleton and Manchester, which will open in the spring, give us great opportunities to expand the Heritage Family brand and enrich the lives of the communities' residents.

The next time you are visiting the Castleton area, I hope you will stop by our new branch, located on Main Street, across from the town Library.

Matt Levandowski
President/CEO



POW! The Heritage Hotspots App Signals Savings!

Heritage Family members can now download the FREE Heritage Hotspots app and start receiving exclusive perks to local stores and businesses! With instant savings at 40 plus local merchants throughout Vermont, there's bound to be something for you. Visit iTunes or Google Play to download Heritage Hotspots today!

Navigating Medicare

Need some help navigating the maze of Medicare? Come in and talk to Tara, our Medicare Specialist, and let us help you find your way! Your no obligation meeting will examine options to help you make the best choice for your healthcare needs today and in the future. Sign up for the upcoming Medicare seminar, *Explore Insurance!*

Explore Insurance

Presented by Tara Williams
Licensed Insurance Agent, CCUFC, Heritage Way

October 19, 2017 at 5:30 P.M.

Ron Hance Operation Center
Heritage Family Credit Union
26 Allen Street · Rutland, VT

From this session, you will review Medicare Basics and discuss enrollment periods and penalties. Hors d'oeuvres will be served. Space is limited!

For more information, or to reserve your spot at the seminar, please call Tara at 802.776.2187 or email taraw@hfcuvt.com.

*Not NCUA/NCUSIF/FDIC insured, May Lose Value. No Financial Institution Guarantee. Not a deposit of any financial institution. 10000558-0708

Let Us Know When You Go!

When you are planning your next trip, let Heritage Family Credit Union know when and where you are traveling. If we do not have this information, your ATM, debit or credit card might be shut down because of suspected fraudulent activity. Be sure we have your most up to date information, including cell phone and e-mail address, in case we need to contact you. If you have any questions about taking Heritage Family Credit Union on your vacation or travels, give us a call at 888.252.8932 today!



Protect Your Identity

Did you know that as a Premier Checking account holder, you have around the clock access to ID Protect at no additional cost? ID Protect offers personal protection and peace of mind for you and your family by safeguarding your identity through detection and monitoring, allowing you to regularly review your credit report and score, and providing recovery and resolution support should a problem arise. In addition to these services, ID Protect gives you peace of mind since personal identification breaches seem to happen more and more frequently. ID Protect is most beneficial when you sign up and utilize your account regularly, after all, no one knows you better than you. After you've signed up, you will receive email alerts from ID Protect notifying you of any changes to your credit report. You can log on at idprotectme247.com to view your information as often as you would like. In addition to those features noted above, the website also has a number of other resources at your disposal, so feel free to look around! For more information, give us a call at 888.252.8932 or stop in any branch to speak with an FSR.

Heritage Family Insurance Services Has You Covered

We want to make your life easier by providing the products that you need without the hassle of all that research. That's why Heritage Family offers automobile, homeowners, and business insurance through Heritage Family Insurance Services! Let us do the work for you — call one of our licensed agents today at **844.835.8704** for a no-obligation quote.

Through HFCU, you will receive competitive rates with top-notch insurance carriers, allowing you to find the coverage that best suits your needs. We started Heritage Family Insurance Services because we are dedicated to your financial well-being.

Life changes and so should your insurance. Contact us today to make sure that all of the important things in your life are covered. Shop, compare, save — it's that simple.



HFCU Rate Board

Savings Accounts	0.400% APY*
Premier Checking Account . . .	0.150% APY*
IRA Shares/Payroll	0.600% APY*

*APY=Annual Percentage Yield. All rates are effective September 1, 2017. Rates subject to change without prior notice. For up-to-date rates and to inquire about our other products and services, please visit our website at www.hfcuvt.com or call us at 888.252.8932.

ICU Day Shows that We Are Vocal For Local

Heritage Family Credit Union, along with more than 56,000 credit unions and 217 million credit union members around the world, will celebrate International Credit Union (ICU) Day on Thursday, October 19. The holiday has been celebrated on the third Thursday of October for 69 years. The goal of the day is to raise awareness about credit unions, and the foundational principles that make credit unions unique.

Credit unions are not-for-profit financial cooperatives guided by nine principles, including democratic control, social responsibility, and people helping people. On ICU Day, Heritage Family will celebrate the people-first principles that have helped lift people out of poverty and strengthen communities all over the globe that support our vision of families prospering through cooperation.

Visit hfcuvt.com or our Facebook page for more information on how Heritage Family will celebrate ICU Day at your local branch!

VOCAL FOR LOCAL

The Evolution of Faster Payments

Waiting for funds to enter or exit your account is added stress you don't need when managing your money. That's why Heritage Family Credit Union is evolving to same day Automated Clearing House (ACH) processing — a faster way of moving money.

How it affects you

Same day ACH processing lessens the time between when you make or receive a payment, and it being reflected in your account balance. So, once this change is implemented, you may begin to see ACH transactions posting to your account sooner than you are used to.

You can avoid declined payments, insufficient funds fees and/or Overdraft Privilege fees (for those enrolled), by authorizing payments only when you have the funds in your account.

The types of transactions affected by this change are those which use a routing number and account number to make or receive a payment electronically—also known as ACH transactions. This may also include a paper check converted by the merchant to an electronic payment.

Why the change?

Merchants and financial institutions, like Heritage Family Credit Union, are now required to use same day ACH processing, in order to be compliant with National Automated Clearing House Association rules. Heritage Family Credit Union made the move to faster processing through same day ACH on September 15, 2017.

If you have questions regarding ACH transactions or SDACH processing, please contact Heritage Family Credit Union at 888.252.8932.



Heritage Family
CREDIT UNION

www.hfcuvt.com
888.252.8932



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