



**HERITAGE FAMILY**  
CREDIT UNION



# OWNER'S GUIDEBOOK

YOUR COMMUNITY...YOUR CREDIT UNION  
1.888.252.8932 | [WWW.HFCUVT.COM](http://WWW.HFCUVT.COM)



## OUR MISSION

The purpose of the Heritage Family Credit Union is to provide friendly, personable, high quality services for the entire family. The credit union will strive to offer convenient, cost effective services while maintaining financial stability.



## OUR VISION & VALUES

**Families prospering through cooperation.**

We exist for service to our members, employees, and communities through integrity, compassion and education.



## ELIGIBILITY

Heritage Family Credit Union is a federally-chartered community credit union. You are eligible to join Heritage Family Credit Union if you live, work, worship, do business, or go to school in any of the following communities\*:

### VERMONT

Rutland County  
Addison County  
Bennington County  
Windsor County  
Windham County

### NEW HAMPSHIRE

Cheshire County  
Hillsborough County  
Merrimack County  
Rockingham County  
Sullivan County

### NEW YORK

Washington County  
Rensselaer County

### MASSACHUSETTS

Berkshire County  
Franklin County

Contact a Financial Services Representative to see if you qualify for membership. In addition, as a member of the credit union, each of your family related by blood, marriage or adoption (i.e., sister, spouse, grandmother, great aunt, stepchild, etc.) is entitled to join the credit union and take advantage of credit union services.

\*Visit [hfcuvt.com](http://hfcuvt.com) for a full list of municipalities within each county.



## LOCAL PEOPLE WORKING TOGETHER

Unlike other types of financial institutions, a credit union is owned and operated by the people it serves, with each member having one vote, regardless of the number of shares held. There are no stockholders to be driven only by profit... this makes your credit union different from other types of financial institutions. Members are united by a common bond of association and democratically operate under credit union regulations.



## LOCAL LEADERSHIP

Your credit union's operation is the responsibility of the Board of Directors. In addition to the board, there are several committees which perform various duties to ensure quality service, and maintain safety and soundness. These committees include the Supervisory Committee and Loan Review Committee, which carry out the objectives established by the board. All of the Directors are volunteers, which are elected by the membership at the Annual Meeting held in the spring of each year.



LOCATIONS

### MAIN OFFICE

30 Allen Street  
Rutland, VT 05701

### WEST STREET BRANCH

50 West Street  
Rutland, VT 05701

### HOOKSETT BRANCH

1337 Hooksett Road  
Hooksett, NH 03106

### LONDONDERRY BRANCH

2826 VT Route 100  
South Londonderry, VT 05155

### FAIR HAVEN BRANCH

67 Washington Street  
Fair Haven, VT 05743

### BENNINGTON BRANCH

206 Pleasant Street  
Bennington, VT 05201

### BRANDON BRANCH

1340 Franklin Street  
Brandon, VT 05733

### LUDLOW BRANCH

198 Main Street  
Ludlow, VT 05149

### CASTLETON BRANCH

643 Main Street  
Castleton, VT 05735

### MANCHESTER BRANCH

11 Baker Farm Road  
Manchester, VT 05255

### VIDEO BRANCH

[www.hfcuvt.com](http://www.hfcuvt.com)

### eBRANCH

Our eBranch is open 24/7!  
[www.hfcuvt.com](http://www.hfcuvt.com)



## YOUR RIGHTS AND RESPONSIBILITIES

*You are a member and co-owner of this credit union. This is your financial co-operative and you have certain rights and responsibilities as member-owners.*



### YOUR RIGHTS

**RIGHT TO FAIR PRICING:** Our rates are set to reflect costs, ensure a financially sound credit union and provide benefits. There are no hidden costs or unadvertised special deals.

**RIGHT TO FRIENDLY, PERSONABLE SERVICE:** Our staff will strive to provide the highest quality personal service and correct any problems in an efficient, professional manner.

**RIGHT TO AN EQUAL VOTE:** At our annual meeting and other member meetings, each member has an equal vote.

**RIGHT TO RUN FOR OFFICE:** The Board of Directors are fellow members elected to represent members' interests. Every member has the right to stand for election to the Board of Directors, which is voted upon at our annual meeting.



### DEPOSIT INSURANCE

All deposits at Heritage Family Credit Union are federally insured up to \$250,000 by the National Credit Union Administration. Certain accounts, such as IRA's and Keoghs, are insured separately up to \$250,000. Copies of the NCUA Brochure "Your Insured Funds" are available at each branch office and the main office of the Credit Union and are also available upon request.



### GOOD RETURN AND LOW RATES

The credit union is a member owned not-for-profit cooperative formed for the purpose of encouraging savings by offering a good return. The collective monies are used to make loans at competitively low interest rates to members, and provide a multitude of other financial services to our members. We are constantly looking for new and better ways to provide our members with the most current, convenient and beneficial financial services.



### YOUR RESPONSIBILITIES

**BE AWARE OF NEW PRODUCTS AND PROCEDURES:** You will make every effort to read the materials provided to members that explain or promote new credit union services and procedures.

**USE AND PROMOTE YOUR CREDIT UNION:** The more business you bring to the credit union, the stronger it becomes and the more each member benefits.

**TREAT HFCU EMPLOYEES WITH RESPECT:** The staff are fellow members and deserve the same respect and dignity that we demand as service users.

**PROTECT THE INTEGRITY OF YOUR ACCOUNT:** Protect your accounts by not giving out account information to unknown parties and verify account information provided on statements, etc.

# THE EIGHT COOPERATIVE PRINCIPLES

*You are a member and co-owner of this credit union. Guided by the 8 Cooperative Principles, credit unions are unique in how they conduct business and serve their members. HFCU is affiliated with a respected, worldwide cooperative movement, and has a long history of reflecting their cooperative values in building stronger communities, locally and abroad.*

**1 VOLUNTARY AND OPEN MEMBERSHIP** Credit unions are voluntary, not-for profit financial cooperatives, offering affordable financial solutions to those eligible and willing to accept the responsibilities and benefits of membership, without discrimination.

**2 DEMOCRATIC MEMBER CONTROL** Credit unions are democratic organizations owned and controlled by their members, with equal opportunity for participation in setting policies and making decisions. Therefore, each member has one vote.

**3 MEMBER ECONOMIC PARTICIPATION** Members are the owners of credit unions. As such, they contribute to the capital of their credit union and directly impact its financial success. Members realize benefits in proportion to their relationship with their credit union and use of its products and services.

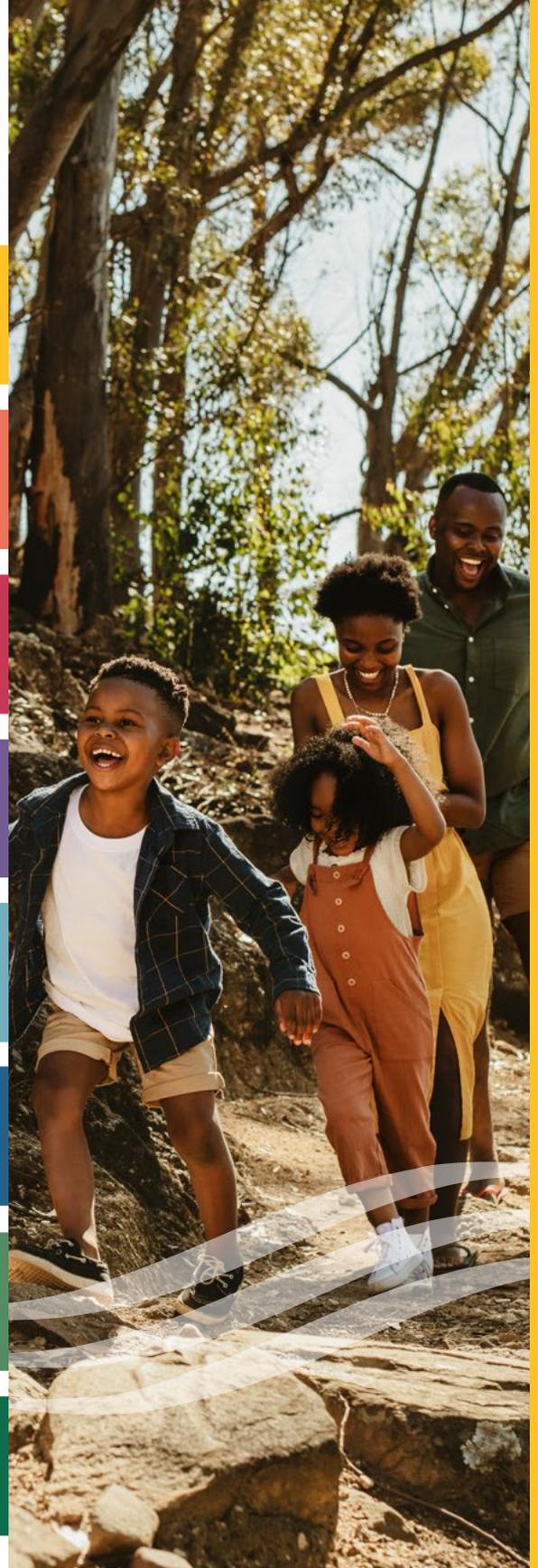
**4 AUTONOMY AND INDEPENDENCE** Credit unions are independent, self-reliant organizations controlled by their member-owners, not outside stockholders. Credit unions entering into agreements with other organizations must ensure continued democratic control by the members.

**5 EDUCATION, TRAINING, AND INFORMATION** Credit unions educate and train members, employees and volunteers so they can contribute effectively to the development of the credit union. In addition, credit unions provide financial education for their members and the public.

**6 COOPERATION AMONG COOPERATIVES** Credit unions serve their members most effectively and strengthen the cooperative principles by working with other cooperatives through local, state, regional, national, and international structures.

**7 CONCERN FOR COMMUNITY** Credit unions work for the sustainable development of communities through policies developed and accepted by the members. Credit unions seek to achieve a greater good through responsible corporate citizenship.

**8 DIVERSITY, EQUITY & INCLUSION** Credit unions support diversity, equity and inclusion as a shared credit union cooperative principle and continue to have a responsibility and take a leadership role in building and serving more diverse, equitable and inclusive communities.





## SAVING FOR THE FUTURE

The credit union offers a full range of savings and deposit accounts. The following accounts should help in meeting your deposit needs.

### SAVINGS ACCOUNTS



**SHARE ACCOUNTS**  
(SAVINGS)



**CLUB ACCOUNTS**



**HOLIDAY ACCOUNTS**



**NEWBORN ACCOUNTS**



**HERITAGE HERO ACCOUNTS**

YOUTH ACCOUNTS  
(AGES 1-12)



**TEEN ACCOUNTS**

## OTHER DEPOSIT ACCOUNTS



**PREMIER CHECKING ACCOUNTS**  
(BASIC CHECKING AVAILABLE)



**MONEY MARKET SHARE ACCOUNTS**



**HEALTH SAVINGS ACCOUNTS**

## INVESTING FOR LIFE



**INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)**



**TERM SHARE CERTIFICATES (CD)**





## MEETING YOUR LENDING NEEDS\*

The credit union offers a "risk-based" lending policy called Performance Plus Lending based on each individual's financial "performance" or credit history. The rate you pay is determined by your credit score and term of the loan.

**VEHICLE LOANS**  
(SECURED)



**CREDIT BUILDER LOANS**

**PERSONAL LOANS**  
(UNSECURED SIGNATURE)



**FUEL LOANS**

**SOLAR LOANS**



**VACATION LOANS**

**ENERGY EFFICIENCY LOANS**



**TOY, RV, BOAT LOANS**

**EMERALD VISA  
CREDIT CARDS**



**SHARE TRANSFER**

\*Members may apply for any type of consumer loan or mortgage by logging onto our website at [hfcvut.com](http://hfcvut.com), contacting the call center, or visiting any of our branches. Loans may be repaid over the counter, through home banking, or set up to automatically transfer from your account each month. Since interest is charged on the unpaid balance only, there is no penalty for early payment of your loan. All loans subject to underwriting standards.



## MORTGAGES & HOME EQUITY

*We are proud to service all of our mortgages locally\*. If you are looking for a new home, wanting to refinance your current home, need home improvements or to consolidate debt, we encourage you to check with us for all of your mortgage needs.*



**ADJUSTABLE RATE  
MORTGAGE**



**FIXED RATE  
MORTGAGE**



**FIRST TIME  
HOME BUYER**



**HOME EQUITY LOANS**



**HOME EQUITY  
LINES OF CREDIT**



**CONSTRUCTION LOANS**



Loan Calculation Disclosure: Your credit union calculates interest on loans as follows: Interest is calculated on the unpaid balance for all credit union loans, consumer and real estate. Therefore, the amount of interest paid daily (daily interest) is lowered with each principal and interest payment. There is no prepayment penalty for paying off a loan before its maturity.

Mortgage loans are subject to a variety of fees including but not limited to appraisal, credit report, recording and legal fees. Members are given a loan estimate of closing costs within 3 days of submitting a mortgage application. \*VHFA loans are sold to US Bank at closing.



## PROTECTING YOUR FUNDS



### MEMBER'S CHOICE BORROWER SECURITY



### MECHANICAL REPAIR COVERAGE



### GUARANTEED ASSET PROTECTION (GAP) WITH POWERBUY™



### OVERDRAFT PROTECTION



## IDPROTECT

As a Premier Checking member, once you activate your IDprotect account, you have access to:

- Credit File Monitoring
- 3-in-1 Credit Report
- Credit Score
- Total Identity Monitoring – continuous monitoring of over 1,000 databases
- Debit and Credit Card Registration
- Fully Managed Identity Theft Resolution Service
- Identity Fraud Expense Reimbursement Coverage†



## DETECT & CORRECT

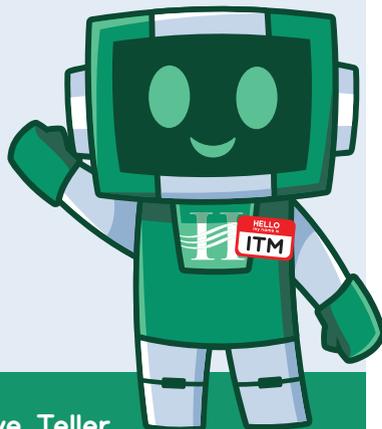
[REGISTRATION/ACTIVATION REQUIRED]

\*GAP Advantage with PowerBuy is considered insurance coverage in some states. Your purchase of GAP Advantage with PowerBuy is optional. Whether or not you purchase GAP Advantage with PowerBuy will not affect your application for credit or the terms of any existing credit agreement you have with the financial institution. There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under GAP Advantage with PowerBuy. You should carefully read the contract for a full explanation of the terms.

† Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Insurance product is not a deposit; not NCUA insured; not an obligation of credit union; and not guaranteed by credit union or any affiliated entity.

# ITM

## Interactive Teller Machine



ITM is short for “Interactive Teller Machine”. This innovative technology allows a member to conduct most in-person transactions at the machine. Video assistance is available when needed during regular business hours. AN HFCU employee can assist you virtually with the touch of a button.

### WHAT TRANSACTIONS CAN BE CONDUCTED AT THE ITM?

An ITM can complete almost any transaction that you would complete in-person. This includes, but is not limited to:

- Checking/savings deposits
- Checking/savings withdrawals, of multiple denominations
- Balance inquiries
- Account transfers
- Check cashing
- Loan payments
- Exchange bills
- Order checks
- Email or printed receipts

### THERE ARE A NUMBER OF BENEFITS!

- Experience shorter lines and personal assistance
- 95% of in-person transactions are available via ITMs
- Allows you to receive more consultive services in-branch with video assistance. An HFCU employee is available to assist you virtually with the touch of a button during regular business hours.

LEARN MORE AT  
[HFCUVT.COM/ITMS](http://HFCUVT.COM/ITMS)



**E-SERVICES**



**EBRANCH  
HOME BANKING**



**EBILL PAY**



**M.A.R.S. 24-HOUR  
TELEPHONE TELLER**



**HFCU  
EBRANCH APP**



**MOBILE WALLET**



**SMART DEPOSIT**



**VIDEO BRANCH**



**ITM**  
(INTERACTIVE  
TELLER MACHINE)



**HFCUniversity**  
FINANCIAL EDUCATION

AT YOUR SERVICE

HFCUniversity helps coordinate financial wellness programs including presentations, activities, and resources for the community.



## AT YOUR SERVICE

The credit union provides a multitude of services which are constantly expanding to meet our members' needs.



**ATM/DEBIT  
CARD**



**SAFE DEPOSIT  
BOXES**



**DRIVE-THRU  
SERVICE**



**DIRECT  
DEPOSIT**



**LOAN  
REMINDERS**



**SMS UPDATES**

## OTHER SERVICES

Medallion Signature Guarantee • Coin Counting Machines • Payroll Deductions • Free Notary Service • Night Deposit • Financial Counseling

## Financial Wellness Training

HFCUniversity is available to visit your organization for financial wellness training. Please contact us with your interest.

## HFCUniversity Online

Take free online financial wellness courses through MoneyEdu. Available to both members and non-members.

## Financial Coaching

HFCUniversity Financial Coaches are certified under CUNA's Financial Counseling Certification Program and can help members budget better, save smartly, pay down debt, and plan for the future.

Financial coaching is available to Heritage Family Members at no cost.

## INTERESTED IN FINANCIAL COACHING?

Scan the QR code or follow the link below to make your appointment today!



[www.hfcuvt.com/hfcuniversity](http://www.hfcuvt.com/hfcuniversity)



## TAKING CARE OF BUSINESS



### E-BRANCH ONLINE/ MOBILE SERVICES

- Online Bill Pay
- Mobile Deposit
- Digital Document Portal
- Automatic Loan Payments
- Online Loan Applications
- E-Statements
- ACH Origination
- FI To FI Transfer



### BUSINESS DEPOSIT SERVICES

- Business Savings and Checking Accounts
- Overdraft Line Of Credit
- High Yield Business Account
- Business Money Market and CDs
- Business Non-Profit Checking
- Merchant Processing and Payroll Services
- Sweep Accounts
- Business ACH



### BUSINESS LOANS

- Business Line Of Credit
- Business Visa Card
- Business Term Loans
- Equipment/Vehicle/Bridge Loans
- Business SBA Loans
- Commercial Real Estate Loans
- Business Construction Loans
- Investment Property Line Of Credit
- Renovation Loans

*We're here for you*  
**AND YOUR BUSINESS**

### OTHER BUSINESS SERVICES

- Home Banking • Business Debit Cards
- Wire Services • Business Letter of Credit
- Business Time Note • SmartDeposit
- Mobile Banking • Money Market Share Account

# HFCUVT VIDEO BRANCH



*We're here for you*  
**WHEREVER YOU ARE**

## WITH HFCUVT VIDEO BRANCH, YOU CAN:

- Open a new HFCU membership or add a joint member
- Open a new savings, checking account, HSA or CD
- Participate in Financial Coaching with HFCUniversity
- Apply for a new loan
- Set up a wire transfer

## AND MUCH MORE!

Video banking is available to help you

**MONDAY-FRIDAY**  
**9:00 AM TO 5:00 PM EST**  
**SATURDAY BY APPOINTMENT ONLY**



**VISIT HFCUVT.COM OR  
DOWNLOAD THE APPS TODAY!**

## WITH HERITAGE FAMILY CU EBRANCH, YOU CAN:

- Keep track of both your **available** and **current** balances right from your eBranch dashboard!
- Create **Savings Goals** to help meet your financial goals
- **Personalize** your dashboard – hide widgets you don't use, even hide an account from view to help meet savings goals!
- Set up account, card, and bill pay alerts, and customize how and when you receive them.
- Send secure messages to our Call Center and receive quick responses within one business day.
- Utilize fast, efficient eServices 24/7 – such as:
  - **Smart Deposit** – deposit checks through your phone
  - **Bill Pay** – Pay your bills online, electronically or via check
  - **External Account Transfer** – Link to your external financial institutions to transfer money
  - **Member to Member Transfer** – Transfer to another member of the credit union instantly
  - **Set travel alerts** on your card
- And more!



**HERITAGE FAMILY  
CU eBRANCH**



Available on the  
**App Store**



GET IT ON  
**Google Play**



## ATM & ITM LOCATIONS

The Credit Union's ATM card is accepted at the NYCE®, PLUS®, PULSE® and COOP® networks, as well as the following locations.



## SHARED BRANCHING

You can access your Heritage Family Credit Union account at nearly 5,000 branch locations around the nation with Shared Branching.

### MAIN BRANCH LOBBY (ITM) & DRIVE-THRU

30 Allen Street  
Rutland, VT

### NORTH MAIN STREET

230 North Main Street  
Rutland, VT

### WEST STREET LOBBY (ITM) & DRIVE-THRU

50 West Street  
Rutland, VT

### BENNINGTON BRANCH DRIVE-THRU (ITM)

206 Pleasant Street  
Bennington, VT

### GE PLANT 1

210 Columbian Avenue  
Rutland, VT  
(GE employees and cash dispenser only)

### GE PLANT 2

Windcrest Road  
Rutland, VT  
(GE employees and cash dispenser only)

### RUTLAND REGIONAL MEDICAL CENTER

160 Allen Street  
Rutland, VT

### CENTER RUTLAND SITE

433 West Street  
Rutland, VT

### LUDLOW BRANCH DRIVE-THRU (ITM)

198 Main Street  
Ludlow, VT

### LONDONDERRY BRANCH (ITM)

Route 100 South  
South Londonderry, VT

### FAIR HAVEN BRANCH DRIVE-THRU (ITM)

67 Washington Street  
Fair Haven, VT

### CASTLETON BRANCH

643 Main Street  
Castleton, VT 05735

### CASTLETON UNIVERSITY

Student Center  
University Drive  
Castleton, VT

### POULTNEY DRIVE-THRU (ITM)

177 Main Street  
Poultney, VT

### BRANDON BRANCH DRIVE-THRU

1340 Franklin Street  
Brandon, VT

### HOOKSETT GE PLANT

Hooksett Industrial Park  
Hooksett, NH  
(GE employees and cash dispenser only)

### HOOKSETT BRANCH DRIVE-THRU (ITM)

1337 Hooksett Road  
Hooksett, NH

### MANCHESTER BRANCH

11 Baker Farm Road  
Manchester, VT 05255



Heritage Family Cares 4 You (HFCares4u) was created by Heritage Family Credit Union leadership who were seeking a meaningful way to give something back to the communities that provided much to them over the years. HFCares4U is a 501(c)(3) non-profit charitable foundation established in 2019 to support charities in communities along with the Heritage Family Credit Union branch footprint. Heritage Family Cares 4 You is a separate, independent legal entity, incorporated in Vermont and operated by Heritage Family Credit Union members.

### Mission Statement

“Improving everyday lives in our communities through education, volunteerism and financial support.”

### Education

We are committed to providing education that promotes people’s financial health. This includes free financial seminars on important topics and common financial concerns, such as budgeting, borrowing, homebuying, credit and debt. We offer both online and in-person workshops, and can bring them to your organization at no cost.

### Volunteerism

The Foundation team coordinates volunteer opportunities for HFCU employees and members with our non-profit partners. To request volunteers for your organization, please fill out the community contribution form. HFCares4U volunteers are continuously out and about in the community lending a helping hand.

### Financial Support

HFCares4U will consider requests for contribution; in general, to organizations, agencies, and activities serving the following purposes:

- Education • Arts • Health & Human Services
- Veterans’ Affairs • Community or Cultural Development

**GIVE A LITTLE. HELP A LOT.**

**BECOME A FRIEND**  
*of the*  
**FOUNDATION**

HELP SUPPORT YOUR FAVORITE NON-PROFIT ORGANIZATIONS WITH HERITAGE FAMILY CARES 4 U

TO BECOME A FRIEND OF THE FOUNDATION, VISIT  
**HFCARES4U.COM/DONATE**

**HERITAGE FAMILY CARES 4 YOU**

**EVERY DOLLAR COUNTS.**

**VOTE FOR YOUR FAVORITE NON-PROFITS TO RECEIVE DONATIONS EACH YEAR**

**AMPLIFY THE PHILANTHROPIC MISSION OF THE FOUNDATION**

**HELP ORGANIZATIONS THROUGHOUT THE COMMUNITIES WE SERVE**

*Growing up, you were told not to talk to strangers.  
So, why trust them with your retirement?*



*To us, you're family.*

*Design, build and strengthen your financial future easily and conveniently, with someone who's*

***Familiar. Friendly. Family.***

*See one of our financial professionals today.*



**HERITAGE WAY**  
INVESTMENTS | INSURANCE | RETIREMENT

[WWW.HFCUVT.COM/INVESTMENTS](http://WWW.HFCUVT.COM/INVESTMENTS) | 802.776.2187

Securities are offered through LPL Financial (LPL), a registered broker-dealer (member FINRA/SIPC). Heritage Family Credit Union and Heritage Way - Investments, Insurance, Retirement **are not** registered as a broker-dealer. Registered representatives of LPL offer products and services using Heritage Way - Investments, Insurance, Retirement, and may also be employees of Heritage Family Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Heritage Family Credit Union or Heritage Way - Investments, Insurance, Retirement. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any  
Other Government Agency

Not Credit Union  
Guaranteed

Not Credit Union  
Deposits or Obligations

May Lose Value