



Cash-Back Program



Get rewarded for making purchases.

If you regularly make purchases using your credit card, why not switch to our Heritage Grove Cash-Back VISA[®] Credit Card, and start earning rewards? You can earn 1.00% to 1.50% cash back on every purchase*, depending on your relationship with us.

Here are the details: Members who sign up for our Cash-Back VISA[®] Credit Card Program who also have an active Heritage Grove Checking Account will earn *1.50% cash back on purchases*. Members who sign up for our Cash-Back VISA[®] Credit Card Program who also have a second Heritage Grove loan product will earn *1.25% cash back on all purchases*. Members who sign up for our Cash-Back VISA[®] Credit Card Program, but who do not have other Heritage Grove loan or checking products, will earn *1.00% cash back on all purchases* made during a calendar month.

You'll enjoy these benefits:

- There is no annual fee.
- Earn as much as you like—there are no annual cash-back maximums.
- The cash you earn will be deposited directly into your Heritage Grove Savings Account each month.
- The cash deposited to your account will be based on all purchases made the prior calendar month.
- You can change your card program once a year (Cash-Back, Member Rewards or No Rewards Programs).

Ready to get started?

To get started, you must specifically request to opt-in to the Cash-Back VISA[®] Credit Card program. [Contact us](#) to make the switch. If you don't have a Heritage Grove Visa Credit Card, [apply today!](#)

Not a member yet?

If you or a family member* live, work, attend school or worship in Marion, Polk or Yamhill counties, or if you have a relative who is already a member, we'll be glad to sign you up so that you can enjoy the benefits of membership.

* The Cash-Back VISA[®] Credit Card program requires members be enrolled in [Online Banking and e-Statements](#). If you currently have a Heritage Grove Member Rewards VISA[®] Credit Card, your points will be forfeited when you opt to switch to the Cash-Back VISA[®] Credit Card. Offer subject to change without notice.



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