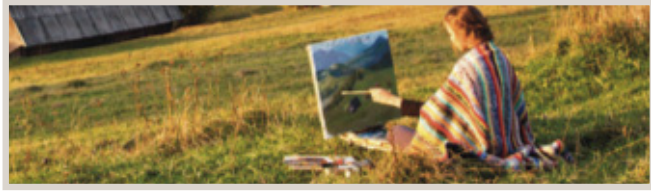




Savings Products



There are probably as many reasons to save as there are trees in Oregon, but the most important part of any savings plan is taking that first step. Heritage Grove has savings products for people who are just getting started and for those who have a little more to invest.

Deposit Accounts | Savings

These Fees are Accurate as of: February 22, 2020

Subject	Ownership Share	Money Market	Goal Saver
Opening Deposit Amount	\$5	\$25	\$50
Minimum Balance Requirement	\$5	\$100	\$0.01
Dividends Paid on Account	Monthly on average daily balance of \$101.01 and up	Monthly on average daily balance of \$100 and up	Monthly on average daily balance of \$.01 and up
Monthly Service Fee	\$5 monthly service fee if balance falls below \$100 and account has no other Heritage Grove services	\$7 monthly service fee when average daily balance falls below \$251	N/A
Limitations	6 overdraft transfers allowed per month	6 withdrawals allowed per month. \$7 each additional withdrawal	N/A

Ownership Share Type - The minimum balance required to obtain the advertised APY on an ownership share (savings) account is \$101.01. Dividends are paid monthly and calculated on average daily balance. Fees could reduce the earnings on any account.

Money Market - The minimum balance required to obtain the advertised APY on a money market account is \$100. Dividends are paid monthly and calculated on average daily balance. Fees could reduce the earnings on any account.

Goal Saver - The minimum balance required to obtain the advertised APY on the goal saver (savings) account is \$0.01. Dividends are paid monthly and calculated on average daily balance. Fees could reduce the earnings on any account.

Certificate Account and IRA

These Fees are Accurate as of: February 22, 2020

Subject	Certificate Account	IRA Certificate Account	College Saver ESA
Terms Available	6 to 60 months	6 to 60 months	6 to 60 months
Rate	Fixed rate based on term	Fixed rate based on term	Fixed rate based on term
Minimum Opening Deposit	\$1,000 for regular accounts	\$100 for youth accounts	\$1,000

Subject	Certificate Account	IRA Certificate Account	College Saver ESA
Additional Deposits Allowed	No	No	No
Early Withdrawal Penalties	Yes	Yes	Yes
Other		Traditional and Roth IRA plans available	Deposit up to \$2,000 annually, subject to IRS limits

The minimum balance required to obtain the advertised APY on a Share Certificate or IRA account is \$1,000. Dividends are paid upon the share certificate or IRA maturity. Fees could reduce the earnings on any account. Early withdrawal penalty will apply.

Deposit Rates | Savings and Ownership Share Accounts

These Rates are Accurate as of: February 22, 2020

Share Type	Rate	APY*
Ownership Shares: Balances \$100 or more	0.050%	0.050%
Goal Saver	0.050%	0.050%
First-Time Home-Buyer Savings: Balances \$100 or more	0.050%	0.050%

The minimum balance required to obtain the advertised APY on an ownership share (savings) account is \$101.01. Dividends are paid monthly and calculated on average daily balance. Fees could reduce the earnings on any account.

Money Market Account Rates

These Rates are Accurate as of: February 22, 2020

Average Daily Balance	Rate	APY*
\$100.00 - \$999.99	0.100%	0.100%
\$1,000 - \$9,999.99	0.100%	0.100%
\$10,000 - \$24,999.99	0.150%	0.150%
\$25,000 and above	0.200%	0.200%

The minimum balance required to obtain the advertised APY on a money market account is \$100. Dividends are paid monthly and calculated on average daily balance. Fees could reduce the earnings on any account.

Share Certificate and IRA Rates

These Rates are Accurate as of: February 22, 2020

Term of Certificate	APY*	Minimum Balance Required
6 Months	0.50%	\$1,000.00
11 Months	1.75%	\$1,000.00
12 Months	1.00%	\$1,000.00
18 Months	1.25%	\$1,000.00
24 Months	1.50%	\$1,000.00
36 Months	1.30%	\$1,000.00
48 Months	1.45%	\$1,000.00
60 Months	1.65%	\$1,000.00

The minimum balance required to obtain the advertised APY on a Share Certificate or IRA account is \$1,000. Dividends are paid upon the share certificate or IRA maturity. Fees could reduce the earnings on any account. Early withdrawal penalty will apply.

Escrow Account Savings Rates

Share Type	Rate	APY*
Escrow Account	0.57%	0.57%

Dividends are paid monthly and calculated on average daily balance.

The minimum balance required to obtain the advertised APY on an escrow (savings) account is \$0.01. Dividends are paid monthly and calculated on average daily balance. Fees could reduce the earnings on any account.

Ready to get started?

You can apply online at OurGroveCU.com, call us at 503-588-0211 or you can stop by the branch. We look forward to assisting you.

[Apply Now](#)

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.

*APY=Annual Percentage Yield. The rates quoted above are accurate as of the date indicated and are subject to change without notice. Dividends are compounded and credited monthly based on the average daily balance in your account. If your average daily balance falls below the minimum for that dividend period, you will not earn any dividends during that period. Variable Share deposit rates may change after account is opened. Fees could reduce the earnings on any account.



631 Winter Street NE, Salem, OR 97301 | 503.588.0211 | OURGROVECU.COM

Federally insured by NCUA | Equal Housing Lender | Equal Opportunity Lender

