



This list highlights the items you should complete prior to May 5, 2018.

All Clients

- Save our Customer Service Center contact information**
800.455.6126
Support@HeritageBankNW.com
- Add 888.505.9150 to your contacts for fast access to Heritage Bank's 24/7 telephone banking system**
You will have access to our telephone banking system as of 8:00 am PDT on May 7, 2018. For more information, refer to page 18.
- Download or print copies of checks you want to keep**
Images of checks that have cleared prior to May 4, 2018 will no longer be available in online banking.
- Download or print previous statements**
Puget Sound Bank online statements will not be available after the conversion.
- Note any automatic transfers set up in online banking**
Automatic transfers set up in Puget Sound Bank's online banking system will not continue. Be sure to make notes regarding the details of these transfers prior to the conversion so you can set them up in the new system.
- Review enclosed individual product sheets**
Review the features of your new Heritage Bank accounts. If you are not satisfied with your new accounts, please speak to your Relationship Manager and refer to the business and personal account charts on page 26-29.
- Save the new routing number for payments, direct deposits, or check orders**
Beginning May 7, 2018, new payments, direct deposits or check orders will need to use the routing number 325170835.

Businesses

- Save Heritage Bank's Treasury Management Services contact information**
877.898.5757
TMServices@HeritageBankNW.com
- Read the business online banking and Bill Pay login instructions**
All users will receive login information in a separate notice prior to April 13, 2018, which will contain the company ID, user ID, and a temporary password.
- Verify ACH batches**
Ninety days of ACH batches will be transferred to Heritage Bank's business online banking platform. There may be duplicate participants within a batch, so please verify the information before processing. Please refer to the ACH services questions on page 21-22.
- Verify new wire templates**
Your wire templates will transfer to Heritage Bank's business online banking platform; however, we recommend copying your current Puget Sound Bank wire templates as a precaution. Please refer to the wire template questions on page 22-23.
- Verify accounts in business online banking**
Check to ensure that all of the accounts you expect to see are available in Heritage Bank's business online banking platform.

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Heritage Overdraft Coverage) that come with your account.
2. We also offer overdraft protection plans, such as a link to another account and/or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks
- Automatic bill payments (online bill pay)
- Recurring debit card transactions (for example: utilities or club memberships)
- ACH transactions

We **do not** authorize and pay overdrafts for the following types of transactions unless you Opt-In for the enhanced coverage (see below):

- ATM transactions
- One-time debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Heritage Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$34 each time we pay an overdraft, maximum of 6 per business day.
- Also, if your account is overdrawn for 4 or more consecutive business days, we will charge an additional \$5 per business day, maximum of 15 business days.

What if I want Heritage Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions?

Simply complete the information below:

Name	Tax Identification Number
Address	Account Number
Reg E / Enhanced Overdraft Coverage: <input type="checkbox"/> I want Heritage Bank to authorize and pay overdrafts on ATM and everyday debit card transactions. <input type="checkbox"/> I do not want Heritage Bank to authorize and pay overdrafts on ATM and everyday debit card transactions. These transactions will be declined at point of purchase.	

Note: You may change your election at any time by visiting your branch or calling us at 800-455-6126. You may also send a written request, including your name, address, date of request, and account number to us at **Heritage Bank 1266 Bouslog Rd, Burlington, WA 98233**.

If your current account is: **Business Commercial Checking or Real Estate Alternate TIN**

Your new Heritage Bank account will be: **Business Analysis Checking**

- Monthly Maintenance Fee: \$12.00 per month
- Earnings Credit¹ based on investable balances
- ACH Credits Received: \$0.06 per item
- ACH Debits Received: \$0.06 per item
- Cash Deposited Fee: \$1.00 per \$1,000
- Checks Paid: \$0.15 per check
- Deposited Checks: \$0.10 per check
- Deposits: \$0.35 per deposit
- Purchased Currency: \$0.05 per \$100
- Purchased Rolled Coin: \$0.05 per roll
- Uncollected Funds Usage Rate: WSJ Prime + 3%
- Deposit Premium: Variable²
- Analysis Statement (mailed): \$6.00 per month

Free online statements

Temporary Pricing: Your current account pricing will remain in effect through the end of 2018.

Earnings Credit: Converted Business Commercial Checking and Real Estate Alternate TIN accounts will have current rates honored after conversion through the end of 2018.

Statement and Analysis Charge Date: Statements are generated and the analysis charge will post by the 15th of each month.

For a complete Schedule of Business Analysis Fees & Service Charges, refer to page 47-48 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

Will there be changes to my Account Analysis billing account?

No, your analyzed billing account will remain the same upon conversion to Heritage Bank.

Will there be changes to my Account Analysis month-end statement?

Yes, your Heritage Bank account analysis statement provides enhanced information to help you quickly locate the information you need. This statement features a simplified layout with improved organization to make it easier for you to reconcile your monthly services and transaction activity. You will receive the Account Analysis FAQs and the How to Read your Account Analysis Statement documents in your April month-end Account Analysis statement.

¹ The rate is periodically set based on current market conditions and is subject to change without notice. Analyzed account service charges may be offset by collected balances and some may be subject to direct charges. The Earnings Credit amount is calculated by multiplying the Balance Available to Support Services by the Earnings Credit Rate for the analysis period, times the number of calendar days in the analysis period, and divided by the number of calendar days in the current year. The Earnings Credit Amount will be applied against the Current Period Analyzed Charges to determine the Total Charges Due. For more information please contact your Relationship Manager.

² Deposit Premium is a fee based on the average monthly adjusted ledger balance of your analyzed account, which is based in part on what the Bank is assessed and charged for deposit insurance. This premium may vary from the assessment as it is not wholly tied to the same assessment base and may not reflect rebates, credits or exceptions. This fee is subject to change without notice.



If your current account is: **Business Interest Checking or Business NOW**
Your new Heritage Bank account will be: **Business Interest Checking**

- Monthly Maintenance Fee: \$8.00 per month
Waived with 5 or more debit card transactions per statement cycle or \$2,500 minimum daily balance.
- Interest earned on balances over \$2,500; compounded daily and paid monthly*
- First 200 transactions free; \$0.35 per transaction over 200 (excludes debit card transactions)
- Purchased Currency: \$0.05 per \$100
- Purchased Rolled Coin: \$0.05 per roll
- Paper Statement Fee: \$5.00 per month
- Business Online Banking Services Fee: \$5.00 per month
Waived with \$5,000 minimum daily balance

Temporary Waiver: The Paper Statement Fee will be waived through September 30, 2018.

Waiver: The Business Online Banking Services Fee will be waived.

For a complete Schedule of Business Fees & Service Charges, refer to page 49-50 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

How do I sign up for free online statements?

If you'd like to switch to online statements, you have three options:

1. If you're already enrolled in online banking, log in to your business account after conversion at HeritageBankNW.com. Under the Account Activities & Reporting tab, click the link for Online Statements & Notices.
2. If you're not already enrolled in online banking, you can enroll after conversion and elect to receive your statement electronically following the steps above.
3. If you're not an online banking user, visit HeritageBankNW.com and select Online Statements from the drop-down box under "Sign In."

* For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide.



If your current account is: **Business Basic Checking**

Your new Heritage Bank account will be: **Small Business Checking**

- Monthly Maintenance Fee: \$6.00 per month

Waived with 5 or more debit card transactions per statement cycle or \$1,500 minimum daily balance

- First 200 transactions free;
\$0.35 per transaction over 200 (excludes debit card transactions)

- Purchased Currency: \$0.05 per \$100

- Purchased Rolled Coin: \$0.05 per roll

- Paper Statement Fee: \$5.00 per month

- Business Online Banking Services Fee:
\$5.00 per month

Waived with \$5,000 minimum daily balance

Temporary Waiver: The Paper Statement Fee will be waived through September 30, 2018.

Waiver: The Business Online Banking Services Fee will be waived.

For a complete Schedule of Business Fees & Service Charges, refer to page 49-50 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

How do I sign up for free online statements?

If you'd like to switch to online statements you have three options:

1. If you're already enrolled in online banking, log in to your business account after conversion at HeritageBankNW.com. Under the Account Activities & Reporting tab, click the link for Online Statements & Notices.
2. If you're not already enrolled in online banking, you can enroll after conversion and elect to receive your statement electronically following the steps above.
3. If you're not an online banking user, visit HeritageBankNW.com and select Online Statements from the drop-down box under "Sign In."



If your current account is: **Cash Sweep Business Checking**

Your new Heritage Bank account will be: **Business Sweep**

- Monthly Maintenance Fee: \$30.00 per month
- No minimum balance required
- Interest earned on average collected balance; compounded daily and paid monthly*

Temporary Pricing: Your current account pricing will remain in effect through the end of 2018.

For a complete Schedule of Analysis Fees & Service Charges, refer to page 47-48 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

*For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide.



HOA PROPERTY MANAGEMENT ANALYSIS CHECKING

If your current account is: **HOA Analyzed Checking**

Your new Heritage Bank account will be: **HOA Property Management Analysis Checking**

- Monthly Maintenance Fee: \$5.00 per month
- Earnings Credit¹ based on investable balances
- ACH Credits Received: \$0.13 per item
- ACH Debits Received: \$0.17 per item
- Cash Deposited Fee: \$0.20 per \$1,000
- Checks Paid: \$0.17 per check
- Deposited Checks: \$0.08 per check
- Deposits: \$0.20 per deposit
- Uncollected Funds Usage Rate: WSJ Prime + 3%
- Deposit Premium: Variable²
- Analysis Statement (mailed): \$6.00 per month

Temporary Pricing: Your current account pricing will remain in effect through the end of 2018.

Earnings Credit: Converted HOA Analyzed Checking accounts will have current rates honored after conversion through the end of 2018.

For a complete Schedule of Analysis Fees & Service Charges, refer to page 47-48 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

Will there be changes to my Account Analysis billing account?

No, your analyzed billing account will remain the same upon conversion to Heritage Bank.

Will there be changes to my Account Analysis month-end statement?

Yes, your Heritage Bank account analysis statement provides enhanced information to help you quickly locate the information you need. This statement features a simplified layout with improved organization to make it easier for you to reconcile your monthly services and transaction activity. You will receive the Account Analysis FAQs and the How to Read your Account Analysis Statement documents in your April month-end Account Analysis statement.

¹ The rate is periodically set based on current market conditions and is subject to change without notice. Analyzed account service charges may be offset by collected balances and some may be subject to direct charges. The Earnings Credit amount is calculated by multiplying the Balance Available to Support Services by the Earnings Credit Rate for the analysis period, times the number of calendar days in the analysis period, and divided by the number of calendar days in the current year. The Earnings Credit Amount will be applied against the Current Period Analyzed Charges to determine the Total Charges Due. For more information please contact your Relationship Manager.

² Deposit Premium is a fee based on the average monthly adjusted ledger balance of your analyzed account, which is based in part on what the Bank is assessed and charged for deposit insurance. This premium may vary from the assessment as it is not wholly tied to the same assessment base and may not reflect rebates, credits or exceptions. This fee is subject to change without notice.



If your current account is: **IOLTA Checking**

Your new Heritage Bank account will be: **IOLTA Checking**

- No monthly maintenance fee
- No minimum balance required
- Interest earned on all balances at tiered rates; compounded daily and paid monthly*
- Free monthly statement with check images

For a complete Schedule of Business Fees & Service Charges, refer to page 49-50 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.



If your current account is: **IRETA Checking**

Your new Heritage Bank account will be: **IRETA Checking**

- No monthly maintenance fee
- No minimum balance required
- Interest earned on all balances at tiered rates; compounded daily and paid monthly*
- Monthly statement with check images

For a complete Schedule of Business Fees & Service Charges, refer to page 49-50 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.



If your current account is: **Business Money Market Premium Plus or
Business Executive Money Market**

Your new Heritage Bank account will be: **Business Premium Money Market**

- Monthly Maintenance Fee: \$25.00 per month
Waived with \$100,000 minimum daily balance
- Interest earned on all balance at tiered rates;
compounded daily and paid monthly*
- Up to 6 preauthorized withdrawals allowed per
statement cycle, including checks
- Unlimited in-branch and ATM withdrawals

Temporary Pricing: Your current account pricing will remain in effect through the end of 2018.

Waiver: Monthly maintenance fee will be waived.

For a complete Schedule of Business Fees & Service Charges, refer to page 49-50 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.



If your current account is: **Business Money Market or Retainage Escrow Money Market**

Your new Heritage Bank account will be: **Business Money Market**

- Monthly Maintenance Fee: \$10.00 per month
Waived with \$1,000 minimum daily balance
- Interest earned on all balance at tiered rates;
compounded daily and paid monthly*
- Up to 6 preauthorized withdrawals allowed per
statement cycle, including checks
- Unlimited in-branch and ATM withdrawals

Temporary Pricing: If you have a Retainage Escrow Money Market account, your current account pricing will remain in effect through the end of 2018.

For a complete Schedule of Business Fees & Service Charges, refer to page 49-50 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.



Heritage
BANK

HOA PROPERTY MANAGEMENT MONEY MARKET

If your current account is: **HOA Property Management Money Market**

Your new Heritage Bank account will be: **HOA Property Management Money Market**

- No monthly maintenance fee
- Interest earned on all balance; compounded daily and paid monthly*
- Up to 6 preauthorized withdrawals allowed per statement cycle, including checks
- Unlimited in-branch and ATM withdrawals

For a complete Schedule of Business Fees & Service Charges, refer to page 49-50 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

*For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide.

If your current account is: **Personal Basic Checking**

Your new Heritage Bank account will be: **Base Checking**

Account Feature	Personal Basic Checking	Base Checking
Free online banking and Bill Pay	Yes	Yes
Statement options	Free online statements; free paper statements	Free online statements; \$3 fee for paper statements; \$5 fee for paper statements with check images (fees effective October 1, 2018)
Unlimited check writing	Yes	Yes
Monthly minimum balance to avoid monthly maintenance fee	\$2,500	\$100
Monthly maintenance fee	\$10	\$7
ATM Transaction Fees	No fee at MoneyPass ATMs; reimbursement of ATM surcharge fees	No fee at Heritage Bank or MoneyPass ATMs; reimbursement of ATM surcharge fees
Dime-a-Time Rewards Earn \$.10 for every credit transaction (signature, non-pin based) using your Visa® Debit Card	No	Yes

Dime-A-Time Rewards

- Earn \$.10 for every credit transaction (signature, non-pin based) using your Visa® Debit Card

Plus all these extras in every checking account

- Free Visa® Debit Card with unlimited usage and Save Up automatic savings program
- Free online banking, Bill Pay and Money Management
- Free mobile banking and SMS text banking to bank wherever you are¹

- Free mobile remote deposit so you can make deposits using your smartphone
- Free online statements to cut down on paper clutter
- Free automatic transfers from checking to savings help you save more

How do I sign up for free online statements?

There are two easy ways to sign up for online statements. Simply enroll in online banking and elect to receive your statements online or select Online Statements from the drop-down box under "Sign In" on HeritageBankNW.com.

For a complete list of deposit fees, refer to page 46 of the enclosed guide.

¹ Message and data rates may apply. Check with your mobile provider.

If your current account is: **Personal Interest Checking**

Your new Heritage Bank account will be: **Summit Checking**

Account Feature	Personal Interest Checking	Summit Checking
Free online banking and Bill Pay	Yes	Yes
Cell phone protection ^{1,2}	No	Yes
Roadside assistance	No	Yes
\$2,500 personal identity protection ^{1,2}	No	Yes
\$10,000 travel accidental death insurance ²	No	Yes
Identity theft assistance	No	Yes
Additional benefits: savings on travel, entertainment, dining, prescriptions, groceries, clothing and more	No	Yes
Statement options	Free online statements; free paper statements	Free online statements; \$3 fee for paper statements; \$5 for paper statements with check images (fees effective October 1, 2018)
Unlimited check writing	Yes	Yes
Earns interest*	Yes	Yes
Monthly minimum balance to avoid monthly maintenance fee	\$1,000	\$1,500
Monthly maintenance fee	\$12	\$8
ATM transaction fees	No fee at MoneyPass ATMs; reimbursement of ATM surcharge fees	No fee at Heritage Bank or MoneyPass ATMs; reimbursement of ATM surcharge fees

All these extras in every checking account

- Free Visa® Debit Card with unlimited usage and Save Up automatic savings program
- Free online banking, Bill Pay and Money Management
- Free mobile banking and SMS text banking to bank wherever you are³
- Free mobile remote deposit so you can make deposits using your smartphone
- Free online statements to cut down on paper clutter
- Free automatic transfers from checking to savings help you save more

How do I access my account benefits?

You can access your account benefits including cell phone protection, roadside assistance, identity theft protection, and all other benefits by visiting www.BaZing.com/activate or downloading the Heritage Extras powered by BaZing Mobile App. With either option, enter your email address and the activation code Extras², and continue to follow the instructions.

How do I sign up for free online statements?

There are two easy ways to sign up for online statements. Simply enroll in online banking and elect to receive your statements online or select Online Statements from the drop-down box under "Sign In" on HeritageBankNW.com.

* For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

¹ Cell phone protection and personal identity protection are subject to additional terms and conditions.

² Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

³ Message and data rates may apply. Check with your mobile provider.

If your current account is: **Personal Executive Money Market**

Your new Heritage Bank account will be: **Premier Checking**

Account Feature	Personal Executive Money Market	Premier Checking
Free online banking and Bill Pay	Yes	Yes
Statement options	Free online statements; free paper statements	Free online statements; free paper statements
Unlimited check writing	No	Yes
Earns interest*	Yes	Yes, your current interest rate will remain in effect through the end of 2018
Monthly minimum balance to avoid monthly maintenance fee	\$0	\$50,000 combined balance in all personal accounts
Monthly maintenance fee	\$0	\$25
ATM transaction fees	No fee at MoneyPass ATMs; reimbursement of ATM surcharge fees	Free ATM transaction fees and reimbursement of ATM surcharge fees
Other benefits	No	Free Premier checks Free bank checks Free Visa® Travel Cards Free overdraft protection transfers

Temporary Pricing: Your current account pricing will remain in effect through the end of 2018.

Waiver: Monthly maintenance fee will be waived.

All these extras in every checking account

- Free Visa® Debit Card with unlimited usage and Save Up automatic savings program
- Free online banking, Bill Pay and Money Management
- Free mobile banking and SMS text banking to bank wherever you are¹

- Free mobile remote deposit so you can make deposits using your smartphone
- Free online statements to cut down on paper clutter
- Free automatic transfers from checking to savings help you save more

How do I sign up for free online statements?

There are two easy ways to sign up for online statements. Simply enroll in online banking and elect to receive your statement online or select Online Statements from the drop-down box under "Sign In" on HeritageBankNW.com.

* For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

¹ Message and data rates may apply. Check with your mobile provider.

If your current account is: **Personal Money Market Premium Plus**

Your new Heritage Bank account will be: **Premier Checking**

Account Feature	Personal Money Market Premium Plus	Premier Checking
Free online banking and Bill Pay	Yes	Yes
Statement options	Free online statements; free paper statements	Free online statements; free paper statements
Unlimited check writing	No	Yes
Earns interest*	Yes	Yes
Monthly minimum balance to avoid monthly maintenance fee	\$2,500	\$50,000 combined balance in all personal accounts
Monthly maintenance fee	\$12	\$25
ATM transaction fees	No fee at MoneyPass ATMs; reimbursement of ATM surcharge fees	Free ATM transaction fees and reimbursement of ATM surcharge fees
Other benefits	No	Free Premier checks Free bank checks Free Visa® Travel Cards Free overdraft protection transfers

Temporary Pricing: Your current account pricing will remain in effect through the end of 2018.

Waiver: Monthly maintenance fee will be waived.

All these extras in every checking account

- Free Visa® Debit Card with unlimited usage and Save Up automatic savings program
- Free online banking, Bill Pay and Money Management
- Free mobile banking and SMS text banking to bank wherever you are¹

- Free mobile remote deposit so you can make deposits using your smartphone
- Free online statements to cut down on paper clutter
- Free automatic transfers from checking to savings help you save more

How do I sign up for free online statements?

There are two easy ways to sign up for online statements. Simply enroll in online banking and elect to receive your statement online or select Online Statements from the drop-down box under "Sign In" on HeritageBankNW.com.

* For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

¹ Message and data rates may apply. Check with your mobile provider.



If your current account is: **Personal Money Market**

Your new Heritage Bank account will be: **Cascade Money Market**

Account Feature	Personal Money Market	Cascade Money Market
Free online banking and Bill Pay	Yes	Yes
Statement options	Free online statements; free paper statements	Free online statements; free paper statements
Earns interest*	Yes	Yes
Monthly minimum balance to avoid monthly maintenance fee	\$2,500	\$1,000
Monthly maintenance fee	\$12	\$10
ATM transaction fees	No fee at MoneyPass ATMs; reimbursement of ATM surcharge fees	No fee at Heritage Bank or MoneyPass ATMs; reimbursement of ATM surcharge fees

All these extras in every checking account

- Free online banking, Bill Pay and Money Management
- Free mobile banking and SMS text banking to bank wherever you are¹
- Free mobile remote deposit so you can make deposits using your smartphone
- Free online statements to cut down on paper clutter

How do I sign up for free online statements?

There are two easy ways to sign up for online statements. Simply enroll in online banking and elect to receive your statement online or select Online Statements from the drop-down box under "Sign In" on HeritageBankNW.com.

No more than 6 preauthorized, automatic transfers, transfers and withdrawals initiated by telephone, facsimile, third parties, or computer withdrawals allowed per month to and from the account.

* For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

¹ Message and data rates may apply. Check with your mobile provider.



If your current account is: **Personal Savings**

Your new Heritage Bank account will be: **Alpine Savings**

Account Feature	Personal Savings	Alpine Savings
Free online banking and Bill Pay	Yes	Yes
Statement options	Free online statements; free paper statements	Free online statements; free paper statements
Earns interest*	Yes	Yes
Monthly minimum balance to avoid monthly maintenance fee	\$500	\$300
Monthly maintenance fee	\$5	\$3
ATM transaction fees	No fee at MoneyPass ATMs; reimbursement of ATM surcharge fees	No fee at Heritage Bank or MoneyPass ATMs; reimbursement of ATM surcharge fees

All these extras in every savings account

- Free online banking and Money Management
- Free mobile banking and SMS text banking to bank wherever you are¹
- Free online statements to cut down on paper clutter

How do I sign up for free online statements?

There are two easy ways to sign up for online statements. Simply enroll in online banking and elect to receive your statement online or select Online Statements from the drop-down box under "Sign In" on HeritageBankNW.com.

No more than 6 preauthorized, automatic transfers, transfers and withdrawals initiated by telephone, facsimile, third parties, or computer withdrawals allowed per month to and from the account.

* For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.

¹ Message and data rates may apply. Check with your mobile provider.



- Your CD will continue with the same interest rate and maturity date. The grace period for a maturing CD is 10 calendar days.

- Interest payments will occur at the end of each calendar quarter, which is different than the current payment schedule of quarterly based on the date your CD was opened.

Account Feature

Puget Sound Bank Account Features

Heritage Bank Account Features

3 Month CD

- Interest compounded daily
- Interest paid quarterly
- Additions not allowed
- No statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 90 days simple interest whether earned or not

- Interest compounded daily
- Interest paid quarterly
- Additions allowed up to opening deposit amount
- Quarterly statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 90 days simple interest whether earned or not

6 Month CD

- Interest compounded daily
- Interest paid quarterly
- Additions not allowed
- No statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 90 days simple interest whether earned or not

- Interest compounded daily
- Interest paid quarterly
- Additions allowed up to opening deposit amount
- Quarterly statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 90 days simple interest whether earned or not

9 Month CD

- Interest compounded daily
- Interest paid quarterly
- Additions not allowed
- No statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 90 days simple interest whether earned or not

- Interest compounded daily
- Interest paid quarterly
- Additions allowed up to opening deposit amount
- Quarterly statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 90 days simple interest whether earned or not

1 Year CD

- Interest compounded daily
- Interest paid quarterly
- No statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 180 days simple interest whether earned or not

- Interest compounded daily
- Interest paid quarterly
- Quarterly statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 180 days simple interest whether earned or not

2 Year CD

- Interest compounded daily
- Interest paid quarterly
- No statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 270 days simple interest whether earned or not

- Interest compounded daily
- Interest paid quarterly
- Quarterly statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 180 days simple interest whether earned or not

3 Year CD

- Interest compounded daily
- Interest paid quarterly
- No statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 270 days simple interest whether earned or not

- Interest compounded daily
- Interest paid quarterly
- Quarterly statement cycle and frequency
- Your CD will renew to the same term at the fixed rate in effect on the maturity date
- Early withdrawal penalty of 180 days simple interest whether earned or not

* For current deposit interest rates/APY and deposit fees, refer to page 44-46 of the enclosed guide. If you believe this account choice does not meet your needs, please contact your Relationship Manager to explore alternative account options.