

Deposit Rates



Heritage
BANK

Digital Region

Interest rates and annual percentage yields (APYs) are current as of **October 1, 2023**.

Personal Account Rates

Personal Checking and Money Market Accounts

Account	Min Deposit to Open	Balance Tier ¹	Interest Rate (%)	APY (%)
Summit Checking	\$100	Up to \$9,999.99	0.02	0.02
		\$10,000-\$24,999.99	0.02	0.02
		\$25,000-\$49,999.99	0.04	0.04
		\$50,000+	0.05	0.05
Alpine Savings	\$100 ²	All Balances	0.04	0.04
Olympic Money Market	\$1,000	Up to \$4,999.99	0.03	0.03
		\$5,000-\$9,999.99	0.03	0.03
		\$10,000-\$24,999.99	0.05	0.05
		\$25,000-\$49,999.99	0.08	0.08
		\$50,000-\$74,999.99	0.10	0.10
		\$75,000-\$99,999.99	0.15	0.15
		\$100,000-\$499,999.99	0.23	0.23
		\$500,000+	0.30	0.30

Your interest rate and APY may change at our discretion at any time. Fees could reduce the earnings on the account.

We use the daily-balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day. For checking, money market, and savings accounts, interest will be compounded daily and paid to your account monthly. For all IRAs and CDs (except jumbo CDs & public CDs < 1 year), interest is fixed for the disclosed term, is compounded daily, and is credited monthly or quarterly. A penalty may be imposed for early withdrawal on CD accounts, which could reduce earnings.

¹ To obtain the disclosed APY, you must maintain an account balance sufficient to accrue at least \$0.01 interest in the statement cycle.

² No minimum balance required under 19 years of age.



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