

HOME LOAN STATE BANK  
205 NORTH 4TH STREET  
GRAND JUNCTION, CO 81501

(970) 243 - 6600

April 15, 2025

**Heritage Checking Account**

Product Name: Heritage Checking

Routing Number: 302188675

Addendum to Truth in Savings

Account Purpose: Consumer

Rate Information: This account is an interest-bearing account.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly.

Limitations:

Minimum Daily Balance: 0.00

Minimum Daily Balance to Earn interest: \$500.00

Fees:

Online banking is free with eStatements.

If you enroll in the optional Bill Pay service and you make less than 3 payments per month, a \$5.00 inactivity fee will be assessed.

Balance Information: We use the average daily balance method to calculate interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. We will use an interest accrual basis of 365 (or 366 in leap year) for each day in the year. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Home Loan State Bank- 205 N 4th Street Grand Junction CO 81501

Home Loan State Bank Montrose- 1440 Encanto Pl. Montrose CO 81401

Website: [www.HLSB.com](http://www.HLSB.com)

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