

INTEREST
51/40%







- •No Service Charge
- •No Minimum Balance
- •First 200 Checks Free

DID YOU KNOW?

We Make

- Automobile Loans
- Home Improvements Loans
- •Personal Loans



## HERITAGE FEDERAL

Savings & Loan Association

- •Raeford •Stanley •Charlotte at South Park & Eastland
- Monroe downtown Monroe Mall Matthews
- ·Mint Hill ·Lincolnton ·Boger City ·Denver ·Smithfield ·Middlesex