## CHECKING WITH INTEREST at 51/40/0

HANDER TO AND TO FOR THE PART OF A STATE OF

- •No Service Charge
- •No Minimum Balance
- •First 200 Checks Free (Wallet Size)
- Overdraft Protection Available

**DID YOU KNOW?** 

We Make

- Automobile Loans
- Home Improvements Loans



## HERITAGE FEDERAL

Savings & Loan Association

113 Campus Ave. Raeford, & 15 Other Locations