

HERITAGE HUB FEDERAL CREDIT UNION

People | Purpose | Possibilities

\$100,000 Membership & Deposit Proposal · Federally Insured by NCUA

Three simple ways to put your \$100,000 to work — pick growth, balance, or flexibility. Every dollar insured. Every dollar invested in Houston.

4.50%

Top certificate APY — locked for the full term

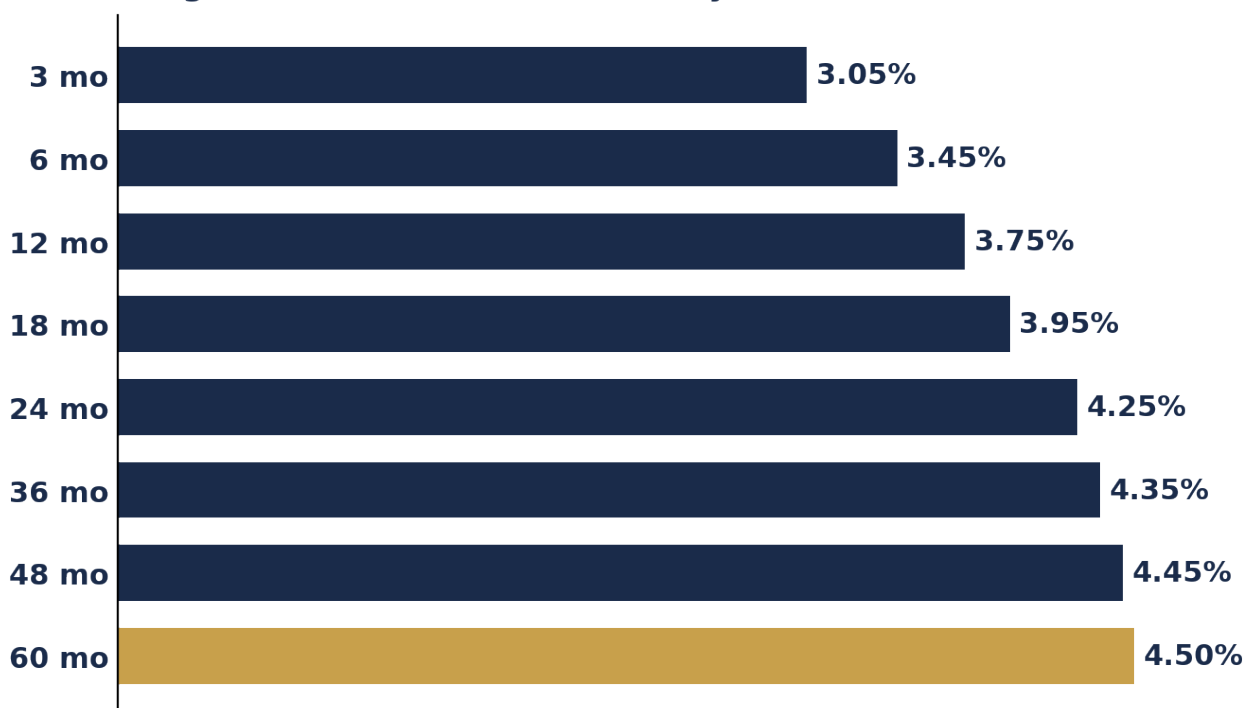
\$24,618

Maximum 5-year dividends (Strategy A)

\$250,000

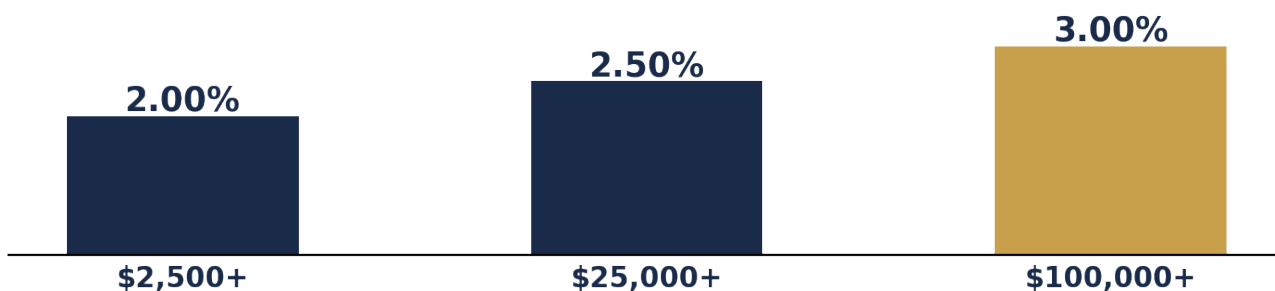
NCUA federal insurance per depositor

Longer terms earn more — APY by certificate term



Jumbo certificates · \$100,000 minimum · rates fixed for the full term · dividends compound quarterly, credited at maturity.

Money Market — bigger balances, better rates (rate applies to entire balance)



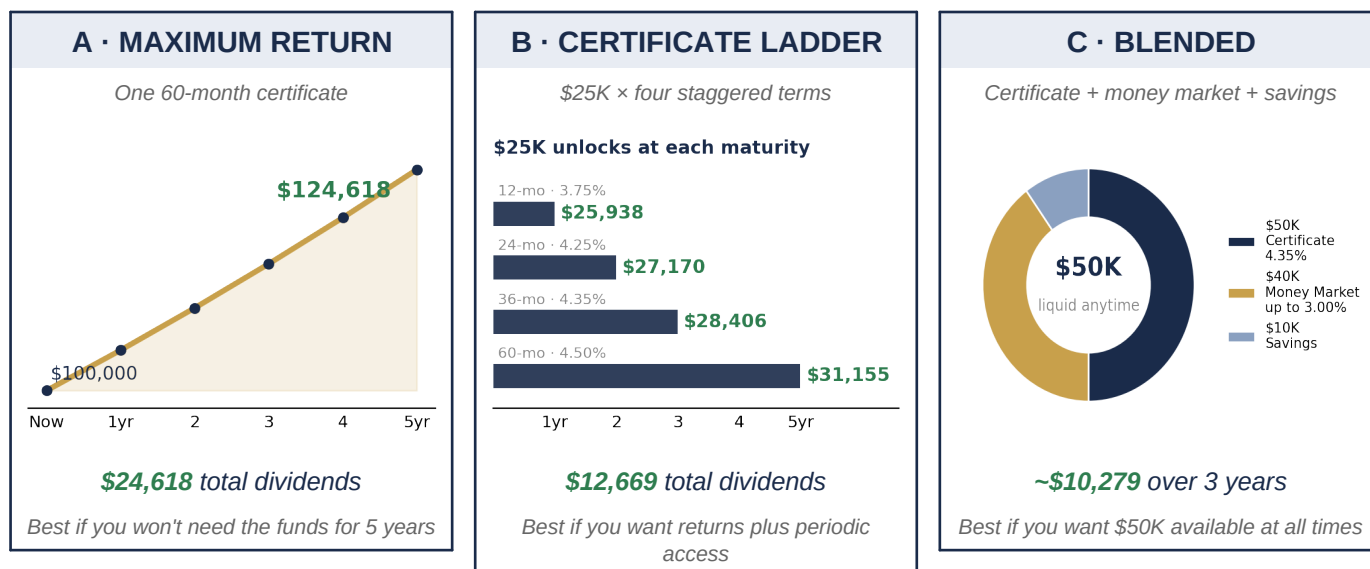
Primary Savings 0.75% APY (\$5 minimum) · Secondary Savings 0.75% APY (\$50 minimum). Savings and money market rates are variable.

Heritage Hub Federal Credit Union · Charter #24972 · 2645 Winrock Blvd, Houston TX 77057 · 832-353-6109 · heritagehubfederal.org

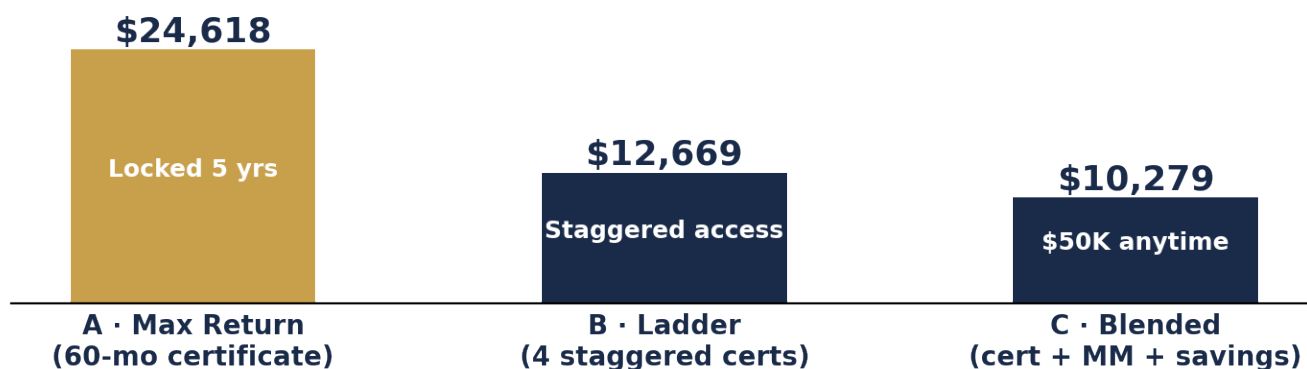
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Choose your strategy — growth, balance, or flexibility



Total projected dividends — more growth vs. more access



	A • Max Return	B • Ladder	C • Blended
Access	At maturity	Every 1–2 yrs	\$50K anytime
Rate	4.50% locked	3.75–4.50%	up to 4.35%

Strategy C money market shown at maximum tier rate; the rate applied depends on your balance tier. Figures assume funds held for the stated period; early-withdrawal penalty may apply to certificates.

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Why Heritage Hub — and how to get started

Federally insured

Your full \$100,000 is protected by the NCUA, a U.S. government agency, up to \$250,000 per depositor.

Guaranteed, fixed returns

Certificate rates are locked for the full term. Principal guaranteed — no stock or bond volatility.

Your money works locally

Deposits fund fair, affordable loans to families and small businesses across Houston's immigrant and diaspora communities.

Personal service

You are not a number here — your CEO knows your name and your goals matter.

Get started in three steps

1

Become a member

Open a \$5 primary savings account — you are eligible for membership.



2

Choose your strategy

A, B, or C — or a custom combination we design together.



3

Fund & earn

Start earning dividends immediately. Set up in one visit or phone call.

I would be glad to sit down with you personally to discuss which strategy best fits your goals.

Respectfully,

Bolaji (BJ) Ajimotokan — Founder, President & CEO

Heritage Hub Federal Credit Union · 832-353-6109 · bjajim@heritagehubfederal.org

This proposal is a summary for discussion and is not a contract or binding commitment. Rates and terms are subject to change until an account is opened and are governed by the Credit Union's Truth-in-Savings disclosures and account agreements. APY assumes funds remain on deposit for the stated term; a penalty may be imposed for early withdrawal of certificates. Savings and money market dividends are variable. NCUA insurance is subject to applicable rules and limits.