



# Join the Winning Team

*and discover the benefits of credit union membership!*

*Credit unions are member-owned, not-for-profit financial institutions, and generally offer higher rates on savings and lower rates on loans. Stop in or call today - we'll show you how to become a part of a winning team - Heritage Trust!*

***Better Rates..***

***Better Service..***

***Better Join!***



**Heritage Trust**  
FEDERAL CREDIT UNION

Your savings federally insured to \$100,000  
**NCUA**  
National Credit Union Administration,  
a U. S. Government Agency

**Call 549-9573**  
**814 N. Jefferies Blvd., Walterboro**

