



America's
Credit Unions

Heritage Valley FCU Membership Benefits Report

YEAR-END 2024

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Heritage Valley FCU

The Benefits of Membership

Credit unions generally provide financial benefits to members through lower loan rates, higher savings rates, and fewer fees than banking institutions.

America's Credit Unions estimates that Heritage Valley FCU provided \$2,310,928 in direct financial benefits to its 13,573 members during the twelve months ending December 2024 ⁽¹⁾.

These benefits are equivalent to \$170 per member or \$358 per member household ⁽²⁾.

The per-member and per-household member benefits delivered by Heritage Valley FCU are substantial. But, these benefits are reported as *averages*. Mathematically, that means the total benefits you provide are divided across all members (or all member households) - even those who conduct very little financial business with the credit union.

For example, financing a \$30,000 new automobile for 60 months at Heritage Valley FCU will save members an average \$389 per year in interest expense compared to what they would pay at a banking institution in the state. That's approximately \$1,945 in savings over 5 years.

Further, loyal members ⁽³⁾ - those who use the credit union extensively - often receive total financial benefits that are much greater than the average.

America's Credit Unions estimates that Heritage Valley FCU provided loyal high-use member households \$1505 in direct financial benefits during the twelve month period.

Heritage Valley FCU excels in providing member benefits in many loan and savings products. In particular, Heritage Valley FCU offers lower loan rates on the following accounts: new car loans, used car loans, first mortgage-adjustable rate, home equity loans, credit cards loans.



Source: Datatrac, NCUA, and America's Credit Unions.

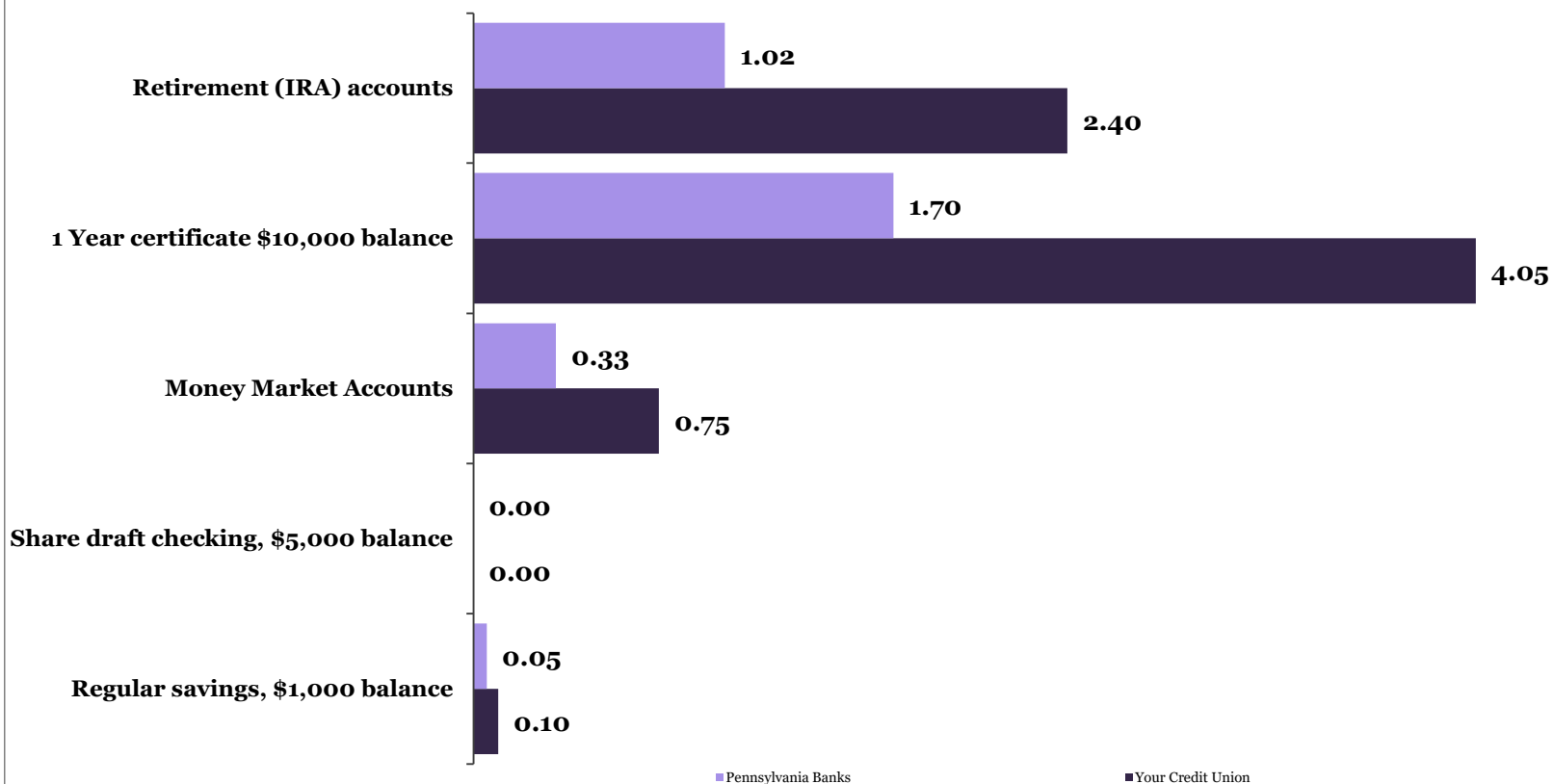
(1) Rates and fees as of 5/14/2025.

(2) Assumes 2.1 credit union members per household.

(3) A "loyal member" is assumed to have a \$30,000, 60-month new auto loan, a classic credit card with an average balance of \$5,000, a \$200,000, 30-year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), \$5,000 in an interest/dividend checking account, \$10,000 in a one-year certificate account, and \$2,500 in a money market account.

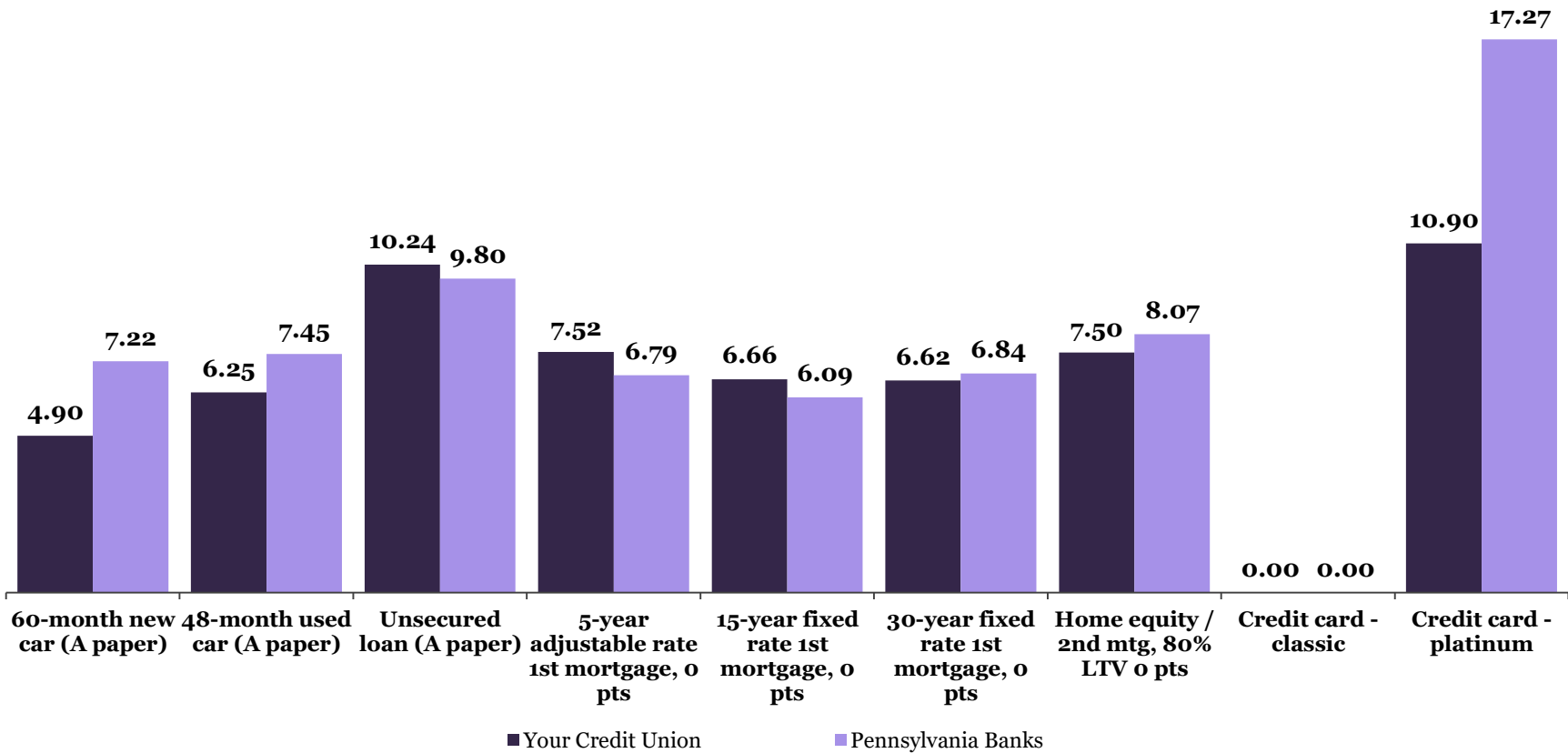
Savings Product Comparative Interest Rates (%)

by Savings Account Type



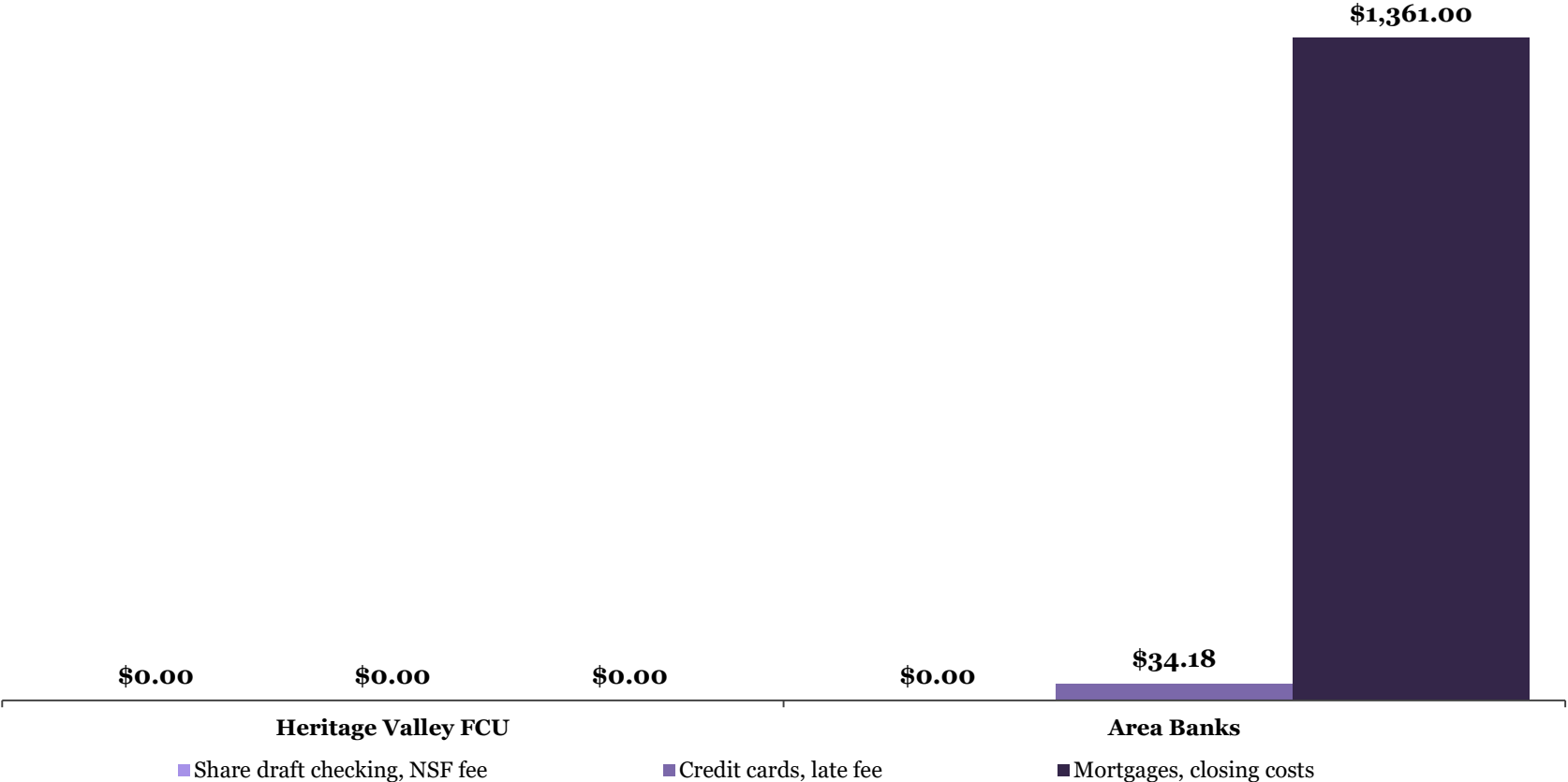
Loan Product Comparative Interest Rates (%)

by Loan Type



Comparative Fees

by Type



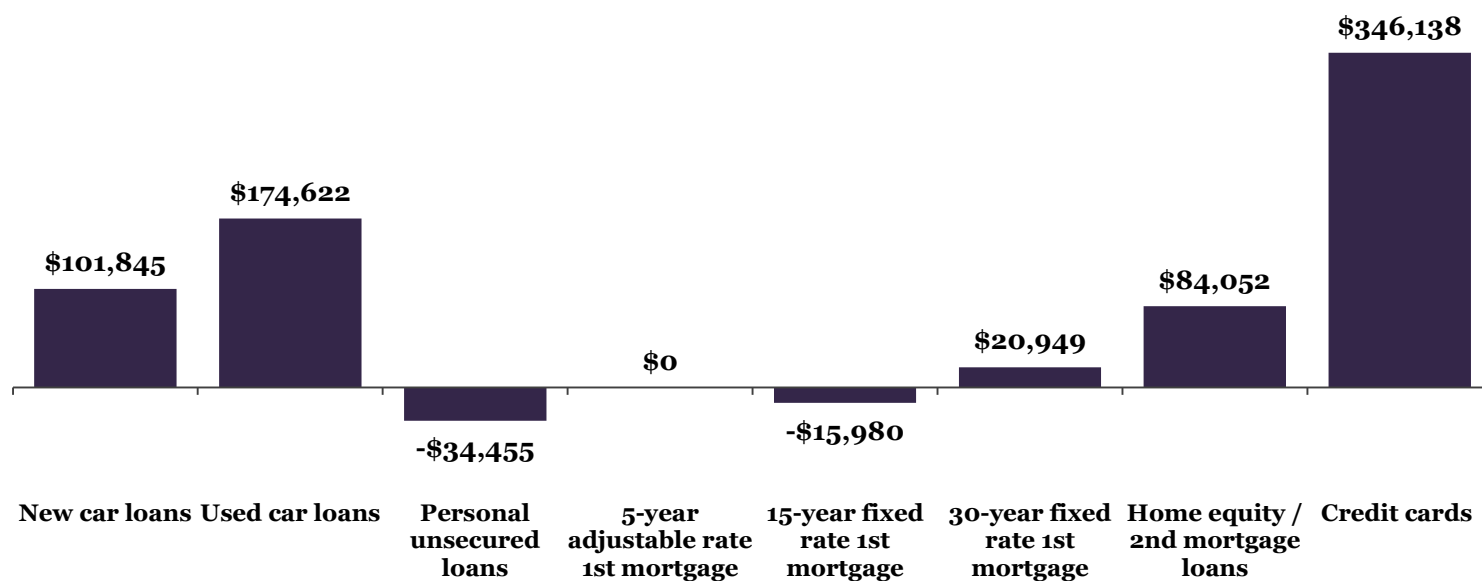
Interest Rates at Heritage Valley FCU and Banking Institutions in Pennsylvania

Loan Products	Rate at your Credit Union (%) *	Average Rate at Banks (%) *	Rate Difference vs. Banks (%)
60-month new car (A paper)	4.90	7.22	-2.32
48-month used car (A paper)	6.25	7.45	-1.20
Unsecured loan (A paper)	10.24	9.80	0.44
5-year adjustable rate 1st mortgage, 0 pts	7.52	6.79	0.73
15-year fixed rate 1st mortgage, 0 pts	6.66	6.09	0.56
30-year fixed rate 1st mortgage, 0 pts	6.62	6.84	-0.22
Home equity / 2nd mtg, 80% LTV 0 pts	7.50	8.07	-0.57
Credit card - classic	0.00	0.00	0.00
Credit card - platinum	10.90	17.27	-6.37
Savings Products			
Regular savings, \$1,000 balance	0.10	0.05	0.05
Share draft checking, \$5,000 balance	0.00	0.00	0.00
Money Market Accounts	0.75	0.33	0.42
1 Year certificate \$10,000 balance	4.05	1.70	2.35
Retirement (IRA) accounts	2.40	1.02	1.38
Fee Income			
Share draft checking, NSF fee	\$0.00	\$0.00	\$0.00
Credit cards, late fee	\$0.00	\$34.18	-\$34.18
Mortgages, closing costs	\$0.00	\$1,361.00	-\$1,361.00

*Rates and fees as of 5/14/2025. Credit union rates provided by individual credit union, bank rates provided by Datatrac.

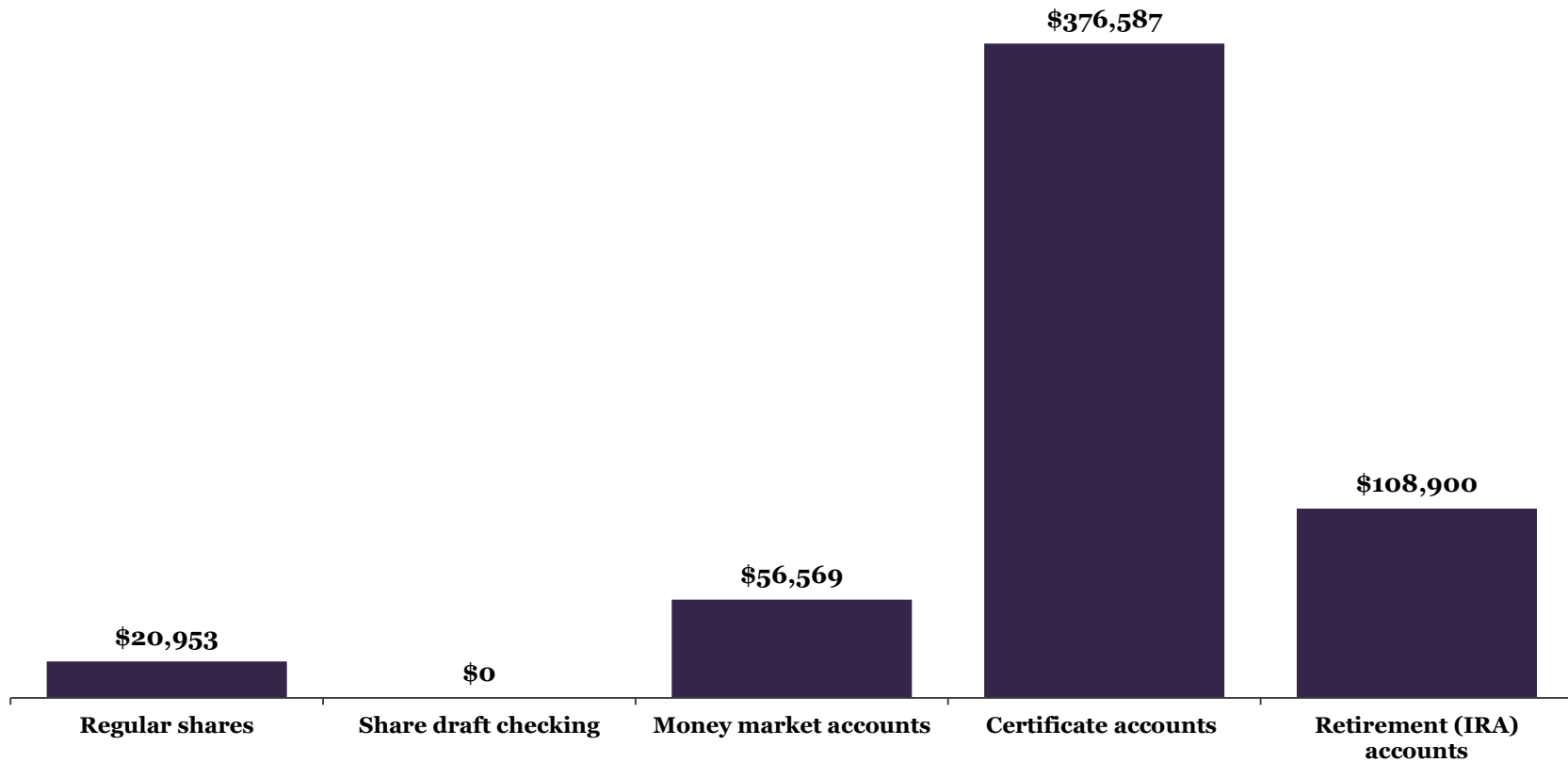
Your Credit Union's Total Loan Rate Benefits

Compared to Banking Institutions in Your State
by Loan Type

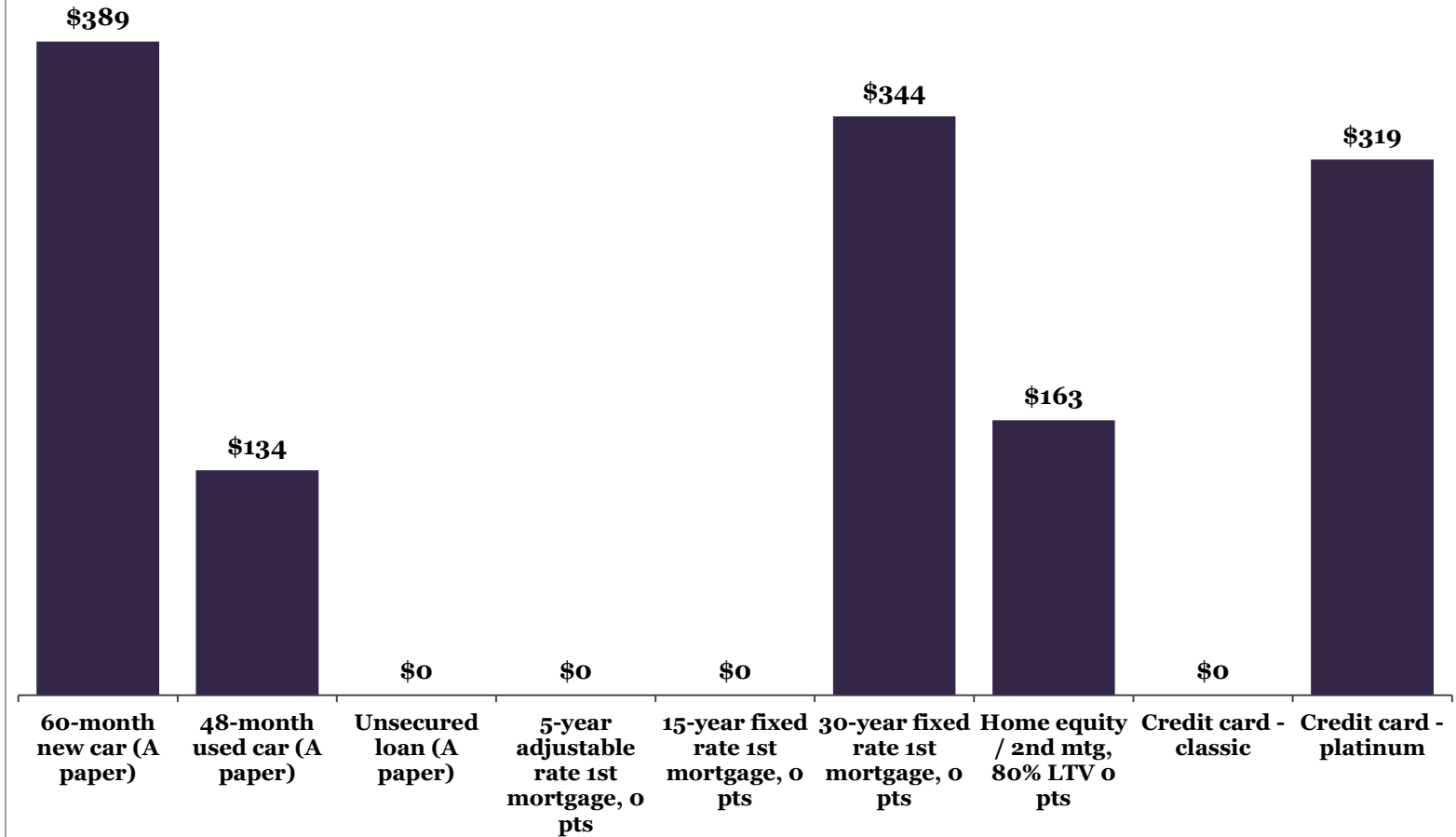


Your Credit Union's Total Savings Dividend Benefits

Compared to Banking Institutions in Your State
by Account Type



Annual Member Benefit of Loan Products with Various Terms



Terms on loan products included are as follows:

New Car: \$30,000

Used Car: \$20,000

Unsecured Loan: \$10,000 (5 years)

5 Year Adj: \$200,000

15 Year Fixed: \$200,000

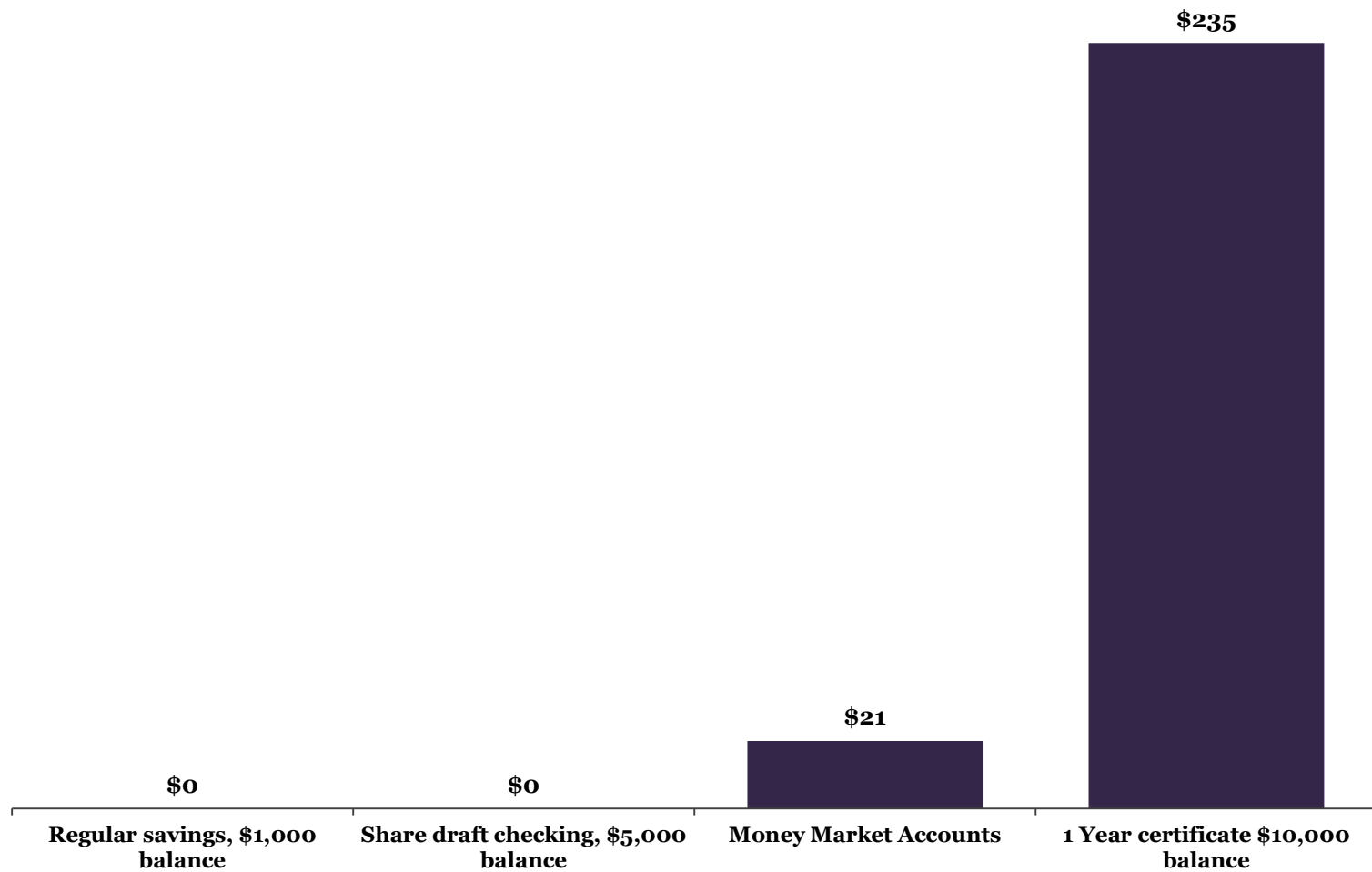
30 Year Fixed: \$200,000

Home Equity: \$50,000

Classic Credit Card: \$10,000

Gold Credit Card: \$10,000

Annual Member Benefit on Savings Products with Various Terms



America's Credit Unions

Certifies that

Heritage Valley FCU

has provided:

- \$2,310,928 in direct financial benefits to its 13,573 members during the twelve months ending in December 2024, equivalent to approximately \$358 per member household.
- loyal high-use member households \$1,505 in direct financial benefits.

May 14, 2025

Credit unions generally provide financial benefits to members by charging less for loans, paying more on deposits and charging fewer/lower fees compared to banking institutions.