



America's
Credit Unions

Membership Benefits Report

Year-End 2025

cuna.org/research

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America's Credit Unions

Certifies that

Heritage Valley FCU

has provided:

- \$1,084,817 in direct financial benefits to its 13,610 members during the twelve months ending in December 2025, equivalent to approximately \$167 per member household.
- loyal high-use member households \$1,711 in direct financial benefits.

March 26, 2026

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.

Estimated Financial Benefits for Heritage Valley FCU

Loans	Avg. Balance at Your Credit Union (1)	Rate Difference vs. Pennsylvania Banks (%) (2)	Financial Benefit to Your Members
New car loans	4,609,905	-2.21	\$101,971
Used car loans	12,818,456	-0.44	\$56,914
Personal unsecured loans	6,696,440	0.35	-\$23,304
5-year adjustable rate 1st mortgage	-	0.86	\$0
15-year fixed rate 1st mortgage	2,767,668	0.16	-\$4,318
30-year fixed rate 1st mortgage	9,151,648	-0.55	\$50,151
Home equity / 2nd mortgage loans	19,064,712	-0.14	\$26,119
Credit cards	5,156,835	0.00	\$321,580
Interest rebates			\$0
Total CU member benefits arising from lower interest rates on loan products:			\$529,114
Savings			
Regular shares	46,293,012	-0.09	-\$39,349
Share draft checking	23,099,967	0.00	\$0
Money market accounts	13,902,136	0.37	\$50,882
Certificate accounts	22,114,105	1.92	\$423,927
Retirement (IRA) accounts	8,322,878	1.14	\$95,006
Bonus dividends in period			\$178,204
Total CU member benefit arising from higher interest rates on savings products:			\$708,670
Fee Income			
Total CU member benefit arising from fewer/lower fees:			-\$152,967
Overall Totals			
Total CU member benefit arising from interest rates on loan and savings products and lower fees:			\$1,084,817
Total CU member benefit / member:			\$80
Total CU member benefit / member household:			\$167

Source: Rate.net, NCUA, and America's Credit Unions

(1) Average balance as of December 2025 and December 2024 according to the NCUA call report.

(2) Rates and fees as of 3/26/2026. Credit union rates provided by individual credit union, bank rates provided by Rate.net.