

# WELCOME!



As part of the Hy-Vee family, Midwest Heritage is committed to creating a unique experience, and we have the ability to customize many of our options to help meet your individual needs.

MIDWEST HERITAGE

A Hy-Vee Company

Banking • Investments • Insurance

# BANK WITH US ANYTIME, ANYWHERE.

Midwest Heritage offers many free features to make banking simple...

## Get Mobile With the MHBank2go App

- Mobile / Online banking
- **Zelle**® is a convenient way to send and receive money within minutes\* between friends, family, and other people you know and trust
- Deposit checks
- Card Controls allow you to manage your debit cards, control transaction types, and receive transaction alerts
- View account balances and transaction detail
- Transfer funds
- Pay bills

## Hy-Vee E-Checking and E-Savings

Available for Hy-Vee employees 18 years of age or older.

## Smart \$tart Checking and Smart \$tart Savings

Designed exclusively for Hy-Vee employees under the age of 18.

No parent or legal guardian required.

\*Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*. Must have a bank account in the U.S. to use *Zelle*.



# FINANCE WITH CONFIDENCE.

As a Hy-Vee employee, enjoy our easy application process, competitive rates, flexible payment options and quick responses to all requests. We're committed to helping you find the right loan, term and payment option that works best for you.

## Mortgage Loans

- Conventional, USDA, FHA and VA
- Construction Loans
- Same-day pre-qualifications

## Consumer Loans

- Home equity, auto, motorcycle and recreational vehicles
- Save up to **.50% APR\*** on secured consumer loans
- Flexible monthly payment options with payroll deduction
- Same-day decisions



\*Annual Percentage Rate.

All loans are based on credit approval.

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# PEACE OF MIND IS PRICELESS.

From unique home and auto insurance discounts that no other insurance agency can offer, to products and services that safeguard your finances, Midwest Heritage protects all the things you've worked so hard for.

## Auto, Recreational, Homeowners & More

- Exclusive home/auto insurance discounts for Hy-Vee employees and family members
- Quote home/auto insurance with 15+ insurance companies

Provide home/auto insurance in all 8 Hy-Vee states

## Hy-Vee Elective Benefits Program

- Life, disability, accident, critical illness, cancer, identity theft protection, and pet insurance options
- Full-time, regular-time, and part-time Hy-Vee employees have access to supplemental benefits that complement core benefits
- Most benefits can be purchased without answering health questions
- Payroll deduction available for all benefits

## Dream Big and Plan Smart

- Tax and estate planning strategies
- College funding
- Wealth transfer and legacy protection
- Low cost term life insurance
- Disability insurance
- Long term care insurance
- Annuities and income planning
- Charitable giving

Products offered by Midwest Heritage Insurance Services are not insured by the FDIC or any other Federal Government Agency, are not a deposit or obligation of, or guaranteed by Midwest Heritage, may involve investment risks, including possible loss of principal amount invested, and may lose value.

Enjoy all the perks of being a Hy-Vee employee.  
Our team is ready to help you take advantage of  
your exclusive Hy-Vee employee offerings.

*Helping you balance it all!*

**Find Midwest Heritage on Huddle  
to open an account online!**

800-782-0521 | [cservice@mhbank.com](mailto:cservice@mhbank.com) | [mhbank.com/hy-vee](http://mhbank.com/hy-vee)

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