



**For Immediate Release**

July 17, 2017

**Burlington, KY - Heritage Bank will provide a unique merchant service program to their banking clients through their partnership with Merchant's PACT**

Heritage Bank ([www.heritagebank-ky.com](http://www.heritagebank-ky.com)) is excited to announce their partnership with Merchant's PACT, an independent payments consulting company located in Louisville, Kentucky. Merchant's PACT provides businesses expertise, transparency, education, value and savings when navigating through the complexity of credit card payment processing services. Merchant's PACT delivers extreme value by negotiating the lowest rates with processors, evaluating the POS environment and determining needs, installing a wide variety of POS, terminal, mobile, and ecommerce solutions, offering a service escalation point, and providing personalized auditing (to validate fees and detect error). Through this partnership, Heritage Bank brings over 100 years of experience to their bank clients, and they anticipate that their business clients will save, on average, 40-50% on their processing fees each year.

"The Merchant's PACT model is designed to provide transparency, expert advice, and service that is always in the best interest of our clients," said Chris McNulty, President of Merchant's PACT. "We help businesses save money so they can grow without worrying whether or not they have the best deal. As a trusted partner we demystify the complexities and protect our clients from unfair practices in the payments industry. "

"We are thrilled to have a partnership with Merchant's PACT," said H. Lytle Thomas, Heritage Bank President & CEO. "After reviewing various companies in this industry, we chose Merchant's PACT because we feel that their unique model is a true value to our clients and furthers our mission statement of 'building relationships with our customers through value-added service.' "

The continuous savings provided to business clients through this partnership allows for improved profitability and more time for Heritage Bank business clients to focus on growing their business. For more information on Heritage Bank and their new merchant services program, please visit [www.heritagebank-ky.com](http://www.heritagebank-ky.com) or any Heritage Bank branch office.

**About Heritage Bank**

Heritage Bank was chartered in 1990 by a group of local businessmen who, in the face of expanding interstate banks and national bank holding companies, wanted to preserve the concept of local banking. They believed then, as they do now, that there is great benefit in personal banking—knowing customers on a first-name basis and understanding the financial needs of individuals, families and their businesses. Heritage Bank has 17 [offices](#) in Boone, Kenton, Campbell, Pendleton, and Grant counties to serve you. Member of the Federal Deposit Insurance Corporation. For more information, visit <http://www.heritagebank-ky.com>.

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