



NEWS RELEASE

**HERITAGE CAPITAL CREDIT CORPORATION  
ANNOUNCES ANNUAL SHAREHOLDERS MEETING**

WILMINGTON, DE – June 6, 2005 - Heritage Capital Credit Corporation (OTC:HCPC) announces that its Annual Meeting of the Shareholders is scheduled for Friday, June 24, 2005, at 10:00 a.m., Eastern Daylight Time, at its corporate headquarters at 200 West Ninth Street, Suite 300, Wilmington, DE 19801, to consider and act upon the following proposals:

1. To elect four (4) Directors, namely Walter J. Hinchcliffe, Charles E. Mitchell, Esq., Kevin Pickard, CPA and G. Carol Johnson as directors, to serve until the next Annual Meeting of Shareholders and thereafter until their successors are elected and qualified. Detailed biographies for our director nominees are available on our website: [www.heritagecapitalcreditcorp.com](http://www.heritagecapitalcreditcorp.com)
2. To transact such other business as may properly come before the meeting or any adjournments thereof.

The Board of Directors has fixed the close of business on Friday, May 27, 2005, as the record date for Shareholders entitled to notice of and to vote at this meeting and any adjournments thereof.

By Order of the Board of Directors

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This press release may contain forward-looking statements within the meaning of federal securities laws that involve significant risk and uncertainties. The words “estimate,” “possible,” “seeking,” and similar expressions identify forward-looking statements, which speak only as of the date the statement was made. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether because of new information, future events, or otherwise. Forward-looking statements are inherently subject to risk and uncertainties, some of which cannot be predicated or quantified. Future events and actual results could differ materially from those set forth in, contemplated by, or underlying the forward-looking statements. The risk and uncertainties to which forward-looking statements are subject include, but are not limited to, the effect of government regulation, competition and other material risk.

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