

Heartland Bank and Trust Company

Deposit Products and Services

<i>Personal</i>	<i>Business</i>
Freedom Checking	Simply Business Checking
More4You Checking	Business Checking with Interest
Capital Interest Checking	Commercial Checking
Personal Visa Check Cards	Business Courtesy Pay
HSA Visa Check Card	Visa Business Check Cards
Certificates of Deposit	Merchant Credit Card Services
Simply Savings	Telebank
Super Money Market	Safe Deposit Box
Capital Money Market	Domestic and International Wires
Health Savings Account	Online Banking and Bill Pay
Safe Deposit	Treasury Management Services:
E-Statements	Account Reconciliation Services
Telebank	<ul style="list-style-type: none"> • Wire Services via Business Connect
Digital Banking and Bill Pay	<ul style="list-style-type: none"> • Electronic Data Interchange (EDI)
Automatic Loan Payments	<ul style="list-style-type: none"> • Business Bill Pay via Business Connect
Traditional IRA	<ul style="list-style-type: none"> • MCMG Sweep Accounts
Roth IRA	<ul style="list-style-type: none"> • Funds Management Sweep Accounts
Fixed Annuity	<ul style="list-style-type: none"> • Zero Balance Sweep Accounts
Overdraft Honor	<ul style="list-style-type: none"> • Repurchase Sweep Accounts
Domestic and International Wires	<ul style="list-style-type: none"> • Business Connect
Asset Management and Trust Services	<ul style="list-style-type: none"> • Commercial Lockbox Services
Online Account Opening	<ul style="list-style-type: none"> • Remote Deposit
Direct Deposit	<ul style="list-style-type: none"> • ACH Direct Debit
Digital Banking Services	<ul style="list-style-type: none"> • Lockbox Services
<ul style="list-style-type: none"> • Mobile Banking 	<ul style="list-style-type: none"> • Merchant Services
<ul style="list-style-type: none"> • Digital Banking 	<ul style="list-style-type: none"> • ACH Credit Origination
<ul style="list-style-type: none"> • E-Statements 	<ul style="list-style-type: none"> • Direct Deposit
<ul style="list-style-type: none"> • Mobile Deposit 	<ul style="list-style-type: none"> • Fraud Prevention
<ul style="list-style-type: none"> • Bill Pay 	<ul style="list-style-type: none"> • Positive Pay
<ul style="list-style-type: none"> • External Account Aggregation 	<ul style="list-style-type: none"> • Account Analysis
<ul style="list-style-type: none"> • Internal & External Account Transfers 	
<ul style="list-style-type: none"> • Debit Card Management 	
<ul style="list-style-type: none"> • Financial Wellness 	