

Heartland Bank and Trust Company

Transaction Fees 2024

| Account Description | Fees |
|---|---|
| Freedom Checking | \$3 paper statement fee |
| Capital Interest Checking | \$8/mo. (if balance falls below \$1,000) |
| More4You Checking | \$7/mo. Service fee |
| Super Money Market Account | \$8/mo. (if balance falls below \$2,500) |
| Capital Money Market Account | \$15/mo. (if balance falls below \$10,000) |
| Simply Savings | Quarterly fee of \$3.00 if minimum average quarterly balance falls below \$200.00. \$1.75/withdrawal (if withdrawals exceed 9/quarter) (waived for minors and those with >\$500 balance) |
| Simply Business Checking | \$0.25/transaction (first 500 FREE) \$1.50/\$1,000 currency deposit (first \$10,000 FREE) |
| Business Checking with Interest | \$8/mo. if daily balance falls below \$2,500 \$1.50/\$1,000 currency deposit (first \$10,000 FREE) |
| Commercial Checking | \$12/mo.; \$0.15/transaction (earnings credit allowance may offset this) \$1.50/\$1,000 currency deposit (first \$10,000 FREE) |
| Public Fund Money Market | \$8/mo. (waived if daily balance >\$2,500 or avg. daily balance is \$10,000 or more) \$5/withdrawal if exceeds 6 withdrawals/month |
| Health Savings Account | \$6/mo. (if balance falls below \$500) |
| Public Fund Totally Free Business Checking | \$0.25/transaction (first 500 FREE) \$1.50/\$1,000 currency deposit (first \$10,000 FREE) |
| Public Fund Business Checking with Interest | \$8/mo. if daily balance falls below \$5,000 \$1.50/\$1,000 currency deposit (first \$10,000 FREE) |
| Public Fund Commercial Checking | \$12/mo.; \$0.15/transaction (earnings credit allowance may offset this) \$1.50/\$1,000 currency deposit (first \$10,000 FREE) |
| Public Fund Regular Savings Account | \$1.75/withdrawal (if withdrawals exceed 9/quarter) (waived for those with >\$500 balance) \$5/withdrawal (if exceeds 6 withdrawals/month) |