



What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a Reserve Line, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Recurring debit card transactions (example: monthly membership dues)

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Heartland Bank pays my overdrafts?

Under our standard overdraft practices:

- We will charge you a fee of \$30 each time we pay an overdraft.
- If your consumer account is overdrawn for 4 or more consecutive business days, we will charge an additional fee of \$5 per day beginning the 4th day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Heartland Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call or visit any Heartland Bank office, phone our Customer Care Center at 888-897-2276, or complete the form below and present it at any Heartland Bank branch or mail it to Heartland Bank, PO Box 67, Bloomington, IL 61702-0067. You may revoke your consent at any time.

Name: _____ Date: _____

I want Heartland Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions for the accounts below.

Checking Account # _____

Checking Account # _____

Checking Account # _____