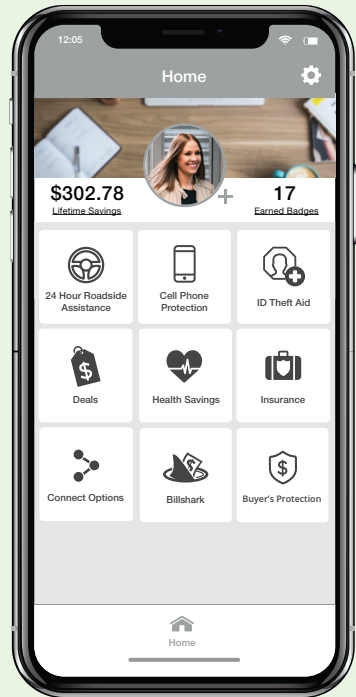


# All our checking accounts include:

FREE Online Banking
  FREE Mobile Banking
  FREE Bill Pay
  FREE Debit Card
  FREE eStatements



Save money on the things you're **already paying for.**



Get started by downloading the More4You app today.

\*Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.



<b>Financial Wellness Tool</b> Free and easy-to-use digital banking tool that allows you to track spending, create savings goals, and monitor financial health.	✓	✓	✓
<b>ID Theft Aid<sup>1,2,3</sup></b> <b>Identity Restoration and Payment Card Resolution:</b> Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards. <b>Personal Identity Theft Benefit:</b> Receive up to \$2,500 reimbursement for covered expenses you incur to restore your identity. <b>Credit Monitoring and Credit Report:</b> Monitor changes and new activity on your credit report and review your credit report quarterly. <b>Credit Score and Score Tracker:</b> View your credit score online and track trends on your dashboard. <b>Score Simulator:</b> Estimate how much impact one particular action could have on your credit health. <b>Identity Monitoring:</b> Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.	✓		
<b>Roadside Assistance</b> Available 24/7 and free to use, covers up to \$80 in covered service charges.	✓		
<b>Cell Phone Protection<sup>1,2</sup></b> Pay your cell phone bill with your More4You Checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).	✓		
<b>Billshark<sup>3</sup></b> Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓		
<b>Health Savings Card<sup>4</sup></b> Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓		
<b>Shop Local, Save Local with BaZing Savings</b> Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓		
<b>Buyer's Protection and Extended Warranty<sup>1,2</sup></b> Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your More4You Checking account.	✓		
<b>\$10,000 Travel Accidental Death Coverage<sup>2</sup></b> Peace of mind for the unexpected.	✓		
<b>Great Interest on Your Checking Balance</b> Higher balances earn higher rates with this tiered rate checking account.		✓	

**MORE**  
4you  
**CHECKING**

**Capital Interest  
Checking**

**Freedom  
Checking**

1 Subject to the terms and conditions detailed in the Guide to Benefits. 2 Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. 3 Billshark, identity monitoring, and credit monitoring each require additional activation to begin. 4 This is not insurance.

# Choose the right account for you.

1

Would you like access to exclusive benefits, such as identity theft aid, roadside assistance, cell phone insurance, prescription discounts, and mobile discounts for local deals?

yes

no

2

Would you like to earn interest on your account?

yes

no

3

Freedom Checking offers the banking options you need with the option to add benefits later.

yes

## MORE 4you CHECKING

This account offers instant access to money saving services and immediate discounts for a low monthly service charge of \$7 that can be offset by the value of included benefits and perks.

### Capital Interest Checking\*

This account offers tiered interest rates – the higher your balance, the higher your rate. Only \$8 per month service charge if the minimum balance falls below \$1,000.

### Freedom Checking

This account offers the flexibility of no minimum balance and a monthly statement fee of \$3; this fee is waived with enrollment in easy-to-use eStatements.

## Save time and money!

Choose what's right for you.

### FREE Visa® Debit Card

Make purchases and get cash at any ATM!<sup>^</sup> Show your school spirit for only \$10.<sup>^^</sup>

### FREE Digital Banking

Manage your accounts from anywhere, anytime! Use these free, easy, and secure services:

- Online Banking
- Mobile Banking
- Bill Pay
- Financial Wellness

### eStatements

Receive your bank statement electronically and experience more convenience and security. Access up to 2 years of statements.

### Savings Account

Start saving today! We can make saving easy with automatic transfers from your new checking account.

### Overdraft Transfer Service

Protect your checking account from overdrafts by linking to your savings, money market, or another checking account.<sup>†</sup>

### Personal Credit Card

Shop securely, track expenses, and earn rewards with a card designed for your lifestyle.<sup>‡</sup>

### Business Checking

Choose a checking account to help your business get the most from your deposits!

Iowa law requires that certain service charges be subject to sales tax.

<sup>^</sup>Heartland Bank will not charge an ATM fee, but the non-Heartland Bank ATM owners may charge an access fee for using a non-Heartland Bank ATM.

<sup>^^</sup>Spirit Debit Cards (where available) are optional designs; school selected receives \$5 of the \$10 fee. Standard debit card available at no charge.

<sup>†</sup>Transfer limitations and fees may apply.

<sup>‡</sup>Subject to credit approval.



Scan to learn more about Heartland Bank.

888-897-2276

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# Personal Checking



Minimum opening deposit is only \$50. The account will be closed if it is inactive for 45 days and reaches a zero balance.  
Iowa law requires that certain service charges be subject to sales tax.

\*Fees may reduce the earnings on the account. If you close your account before interest is credited, you will not receive accrued interest.