Important Terms and Conditions - Heartland Bank Personal Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**1.99%** Introductory APR for 6 months. After that, your APR will be **8.24% - 18.24%.** This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**1.99%** Introductory APR for 6 months. After that, your APR will be **8.24% - 18.24%.** This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**18.24%** - This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than **$1.00**.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at: **http://www.consumerfinance.gov/learnmore**.

Fees	
Annual Fee	**None**
Balance Transfer Fee	**None**
Transaction Fees	
• Cash Advance	Either **$5.00** or **3%** of the amount of each transfer, whichever is greater.
• Foreign Transaction	**1%** of each transaction in U.S. dollars.
Penalty Fees	
• Late Payment	Up to **$25.00**
• Over-the-Credit Limit	**None**
• Returned Payment	Up to **$25.00**
• Replacement Card	**$5.00**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new purchases)." See your Credit Card Agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Credit Card Agreement.

Important Information About Procedures For Opening A New Account: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means to you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. The information that is being requested and observed is for compliance with the requirements of Section 326 of the USA PATRIOT Act related to implementing customer identification and verification requirements.

Variable Rate Information: Unless an Introductory APR is in effect, the Purchase APR and Balance Transfer APR is determined by adding 4.99% - 14.99% to the Prime Rate. Unless an Introductory APR is in effect, the Cash Advance APR is determined by adding 14.99% to the Prime Rate. The Prime Rate is subject to change monthly on the first day of each month and is the Prime Rate published in the Money section of the Wall Street Journal on the last business day of the month. An increase or decrease in the Prime Rate will cause a corresponding increase or decrease in the variable rate on the first day of your billing cycle that ends on or after the date of the change. Your actual APRs will be determined based upon your creditworthiness and will be provided to you in writing when your application is approved.

The information about the costs of the Card described in this application is accurate as of 12/01/2021. This information may change after that date. To find out what may have changed, call 1-888-897-2276, write to Heartland Bank and Trust Company, PO Box 67, Bloomington, IL 61702-0067, or visit our website at www.hbtbank.com

New York & Vermont Residents: Upon your request, we will inform you of the name and address of each credit-reporting agency from which we obtained a credit report relating to you. New York residents may request a comparative listing of credit card rates, fees, and grace periods by writing to: Public Information, New York State Banking Department, 2 Rector Street, New York, NY 10006-1894 or by calling 1-800-522-3330. California Residents: (1) You have the right to prohibit us from disclosing to marketers of goods marketing information concerning you that discloses your identity. You may exercise your right by calling us at 1-888-897-2276; (2) If you are a married applicant you may apply for credit in your own name; (3) Applicants may, after credit approval, use the credit card up to its credit limit and may be liable for amounts extended under the plan to any joint applicant; (4) As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. Maine Residents: Consumer Reports (credit reports) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Rhode Island: Consumer reports may be requested with this application. Wisconsin Residents: Wisconsin law provides that no agreement, court order or individual statement applying to marital property will affect a creditor's interests unless prior to the time credit is granted the creditor is furnished with a copy of the agreement, court order or statement, or has actual knowledge of the adverse provision. To check on the status of your application, please call 1-888-897-2276.