



Welcome!

Every new personal checking account includes:

FREE Debit Card with Fraud Alerts • **FREE** Online Banking • **FREE** Bill Pay
FREE eStatements • **FREE** Mobile Banking • **FREE** thank you gift • **Cash back** for debit cards and unused checks from another financial institution*

1

To earn a higher interest rate, will you always keep more than \$2,500 in your account?

yes

no

2

Will there be anyone 50 years or better signing on this account?

yes

no

3

Does anyone plan to have direct deposit or an automatic payment with this account?

yes

no

Capital Interest Checking

For those who want higher interest rates!

- Higher interest rates on balances over \$2,500
- Competitive interest on balances under \$2,500
- FREE personalized checks
- Unlimited check writing
- Only \$8 per month if minimum balance falls below \$1,000

50+ Free Interest Checking

FREE for customers 50 and better!

- Competitive interest
- No minimum balance
- No monthly service charge
- Unlimited check writing

VIP Free Interest Checking

FREE with direct deposit or any automatic payment!

- Competitive interest
- No minimum balance
- No monthly service charge
- Unlimited check writing

Totally Free Checking

A FREE account for everyone!

- No minimum balance
- No monthly service charge
- Unlimited check writing

Save time and money!

Choose what's right for you.

FREE Visa® Debit Card

Make purchases without the hassle of writing checks and get cash at any ATM![^] Feel secure knowing that we will call you if we notice any suspicious transactions in your account. Customize your Debit Card! Show your school spirit or add a personal photo for only \$10.^{**}

FREE Online Banking

View account information from anywhere, anytime!

Use these free, easy, and secure services:

- eStatements
- Mobile Banking
- Bank-to-Bank Transfer
- My Money Manager
- Bill Pay

Direct Deposit

Take the hassle out of depositing paychecks and other recurring deposits. Switching is easy! We can help.

Automatic Payments

Save time and simplify recurring bill payments. Switching is easy! We can help.

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.^{^^}

Personal Credit Card

Shop securely, track expenses, and earn rewards with a card designed for your lifestyle.⁺

Business Checking

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

[^]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.

^{**}Spirit Debit Cards are optional designs with a \$10 purchase charge. School receives \$5 of fee. Standard debit card available at no charge.

^{^^}Transfer limitations and fees apply.

⁺Subject to credit approval.

Minimum opening deposit is only \$50.

*Customer will receive \$2 per debit card and \$2 per book of checks, given at the time the debit cards/checks are presented, up to \$25.