



# 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!<sup>^</sup> 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/Automatic Payments**

Take the hassle out of depositing paychecks and other recurring deposits. Save time and simplify recurring bill payments too. Switching is easy!

### **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!

Make secure digital payments with your Heartland Bank Visa® Card.



Visit our website for details.

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.

<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.

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

<sup>^^</sup>Transfer limitations and fees apply.

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