

ACCOUNT DESCRIPTIONS

(AS OF FEBRUARY 2024)



FREEDOM CHECKING

Minimum opening deposit is only \$50. No minimum balance required. No transaction activity charges. Monthly paper statement fee of \$3; fee waived with eStatement enrollment. You will receive a monthly statement.

MORE4YOU CHECKING

Minimum opening deposit is only \$50. No minimum balance required. No transaction activity charges. Monthly fee of \$7.

CAPITAL INTEREST CHECKING

Minimum opening deposit is only \$50. Earns a competitive rate of interest with a higher rate for balances of \$2,500 or more. Monthly service charge of \$8 if the daily balance falls below \$1,000 any day of the statement cycle. No transaction activity charges. You will receive a monthly statement and FREE personalized checks.

CAPITAL MONEY MARKET ACCOUNT

Minimum opening deposit is \$10,000 with a maximum deposit amount of \$500,000. Earn higher rates of interest while keeping money available. Monthly service charge of \$15 if the balance in the account falls below \$10,000 any day of the statement period. You will receive a monthly statement.

SUPER MONEY MARKET ACCOUNT

Minimum opening deposit is \$2,500. Earn higher rates of interest while keeping your money available. Monthly service charge of \$8 if the balance in the account falls below \$2,500 any day of the statement period. You will receive a monthly statement.

SIMPLY SAVINGS ACCOUNT

Minimum opening deposit is only \$50, and just \$25 minimum for minor account owners under age 18. Minimum average quarterly balance is \$200. A quarterly fee of \$3 is charged if your average quarterly account balance falls below the minimum. Minimum balance fees are waived for minor account owners under age 18. Accrue interest on cash deposits immediately, and non-cash items the business day we receive credit for the deposit. Interest on this variable rate account will be compounded and credited quarterly. Receive quarterly statements unless combined with a checking account statement. Transaction fee of \$1.75 per withdrawal if withdrawals exceed nine per quarter. Transaction fee waived with \$500 minimum balance maintained during statement period and for minor account owners under the age of 18.

HEALTH SAVINGS ACCOUNT

Minimum opening deposit is only \$50. This checking account earns a competitive rate of interest with higher rates for balances of \$2,500 or more. Initial set-up fee of \$20.00. Monthly service charge of \$6 if the balance in the account falls below \$500 any day of the statement period. You will receive a monthly statement. There is no annual fee.

SIMPLY BUSINESS CHECKING

Minimum opening deposit is only \$50. No minimum balance required. No monthly service charge. Up to 500 FREE transaction items (debits and credits) each month (only 25¢ each thereafter). Deposit up to \$10,000 in currency per month FREE (\$1.50 per \$1,000 thereafter). You will receive a monthly statement with check images.

BUSINESS CHECKING WITH INTEREST

Minimum opening deposit is only \$50. For qualifying sole proprietors and not-for-profit organizations. Earns a competitive rate of interest. Up to 500 FREE transaction items (debits and credits) each month (only 25¢ each thereafter). Monthly service charge of \$8 if daily balance falls below \$2,500 during the statement period. Deposit up to \$10,000 in currency per month FREE (\$1.50 per \$1,000 thereafter). You will receive a monthly statement with check images. Deposit up to \$10,000 in currency per month FREE (\$1.50 per \$1,000 deposited over \$10,000 thereafter).

COMMERCIAL CHECKING

Minimum opening deposit is only \$50. Earnings credit allowance may offset activity fees. Only \$12 monthly service charge. Transaction items (debits and credits) are just 15¢ each. Deposit up to \$10,000 in currency per month FREE (\$1.50 per \$1,000 thereafter). You will receive a monthly statement with check images.

PUBLIC FUNDS CHECKING

Minimum opening deposit is only \$50. Designed for Public Fund entities with under 500 transaction items monthly. Non-interest bearing account. No monthly service charge. No minimum balance. Up to 500 FREE transactions items (debits and credits) per month (only 25¢ each thereafter). Check images are returned with monthly statement. Deposit up to \$10,000 in currency per month FREE (\$1.50 per \$1,000 deposited over \$10,000 thereafter).

(see next page)

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(AS OF FEBRUARY 2024)



PUBLIC FUNDS CHECKING WITH INTEREST

Minimum opening deposit is only \$50. Designed for qualifying Public Fund entities. Competitive interest bearing account. No monthly service charge if balance remains above \$5,000. Monthly service charge of \$8 if the balance in the account falls below \$5,000 any day of the statement period. Up to 500 FREE transactions items (debits and credits) per month (only 25¢ each thereafter). Check images are returned with monthly statement. Deposit up to \$10,000 in currency per month FREE (\$1.50 per \$1,000 deposited over \$10,000 thereafter).

PUBLIC FUNDS COMMERCIAL CHECKING

Minimum opening deposit is only \$50. Designed for Public Fund entities with over 500 transactions per month. Earnings credit allowance may offset activity fees. Monthly service charge is only \$12. Transaction items are just \$0.15 each. Check images are returned with monthly statement. Deposit up to \$10,000 in currency per month FREE (\$1.50 per \$1,000 deposited over \$10,000 thereafter).

PUBLIC FUNDS SAVINGS

Minimum opening deposit is only \$50. Interest bearing account. Withdrawals are limited to nine per quarter (\$1.75 transaction per each additional withdrawal unless \$500.00 minimum balance maintained during statement period). Interest compounded and credited quarterly. Quarterly statement cycle unless combined with a checking account. Interest begins to accrue no later than the business day Heartland Bank received credit for the deposit of non-cash items. Account closed before interest is credited will not receive accrued credit. Interest rate and annual percentage yield is subject to change at any time at bank discretion.

PUBLIC FUNDS MONEY MARKET

Minimum opening deposit is \$2,500. Monthly service charge of \$8. This charge will be waived if daily balance does not fall below \$2,500 or an average daily balance of \$10,000 is maintained. You will receive a monthly statement with check images. No transaction charges.

CERTIFICATES OF DEPOSIT

The current interest rate and maturity date on your certificates of deposit and/or IRA CDs will stay the same until maturity. Penalties for early withdrawal are as follows:

TERM	PENALTY
3 months or less	Lesser of 30 days of interest earned on amount withdrawn or 100% of accrued interest on amount withdrawn
Greater than 3 months through 12 months	Amount equal to 90 days interest on amount withdrawn
Greater than 12 months, through 36 months	Amount equal to 180 days interest on amount withdrawn
36 months or longer	Amount equal to 365 days interest on amount withdrawn

CERTIFICATES OF DEPOSIT	
3 months, 6 months, 12 months, 18 months, 24 months, 36 months, 48 months, 60 months	If your CD or IRA CD is currently in a term other than those at left, it will renew to the next shortest term. For example, if you currently have a 5 month CD, it will renew as a 3 month CD.

ADDITIONAL CHECKING AND SAVINGS ACCOUNT INFORMATION

- Effect of closing an account**
If you close your account before interest is credited, you will not receive the accrued interest.
- Daily balance computation method**
Interest is calculated by the daily balance method which applies a daily periodic rate to the balance in the account each day.
- Accrual of interest on noncash deposits**
Interest will begin to accrue on the first business day after the banking day you deposit noncash items (for example, checks) into your account.

ZERO BALANCE ACCOUNTS

Checking and money market accounts that have not had activity for 45 days and reach a zero balance will be closed. Savings accounts that have not had activity for 60 days and reach a zero balance will be closed.

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DORMANT ACCOUNTS

Checking and money market accounts become dormant after one year (365 days) with no activity; savings accounts become dormant after two years (730 days) of inactivity. Dormant accounts will be charged a \$5.00 monthly fee. After three years with no activity, banks are required to remit the funds remaining in the account to the State's Unclaimed Property Division for safekeeping until they can be claimed. We encourage you to use your accounts!