

# Heartland Bank and Trust Company

## Deposit Products and Services

| <i>Personal</i>   | <i>Business</i>   |
|---|---|
| Freedom Checking  | Simply Business Checking  |
| More4You Checking   | Business Checking with Interest   |
| Capital Interest Checking   | Commercial Checking   |
| Personal Visa Debit Card  | Business Courtesy Pay   |
| HSA Visa Debit Card   | Visa Business Debit Card  |
| Certificates of Deposit   | Safe Deposit Box  |
| Simply Savings  | Domestic and International Wires  |
| Super Money Market  | Online Banking and Bill Pay   |
| Capital Money Market  | Telebank  |
| Health Savings Account  | Treasury Management Services:   |
| Safe Deposit Box  | <ul style="list-style-type: none"> <li>• Business Connect</li> </ul>                  |
| Automatic Loan Payments   | <ul style="list-style-type: none"> <li>○ Business Bill Pay</li> </ul>                 |
| Traditional IRA   | <ul style="list-style-type: none"> <li>○ Autobooks</li> </ul>                         |
| Roth IRA  | <ul style="list-style-type: none"> <li>○ ACH Credit Origination</li> </ul>            |
| Fixed Annuity   | <ul style="list-style-type: none"> <li>○ ACH Debit Origination</li> </ul>             |
| Overdraft Honor   | <ul style="list-style-type: none"> <li>○ Wire Services</li> </ul>                     |
| Domestic and International Wires  | <ul style="list-style-type: none"> <li>○ Check Positive Pay</li> </ul>                |
| Asset Management and Trust Services   | <ul style="list-style-type: none"> <li>○ ACH Filter</li> </ul>                        |
| Online Account Opening  | <ul style="list-style-type: none"> <li>○ ACH Block</li> </ul>                         |
| Direct Deposit  | <ul style="list-style-type: none"> <li>○ Electronic Data Interchange (EDI)</li> </ul> |
| Telebank  | <ul style="list-style-type: none"> <li>○ Mobile Deposit</li> </ul>                    |
| Digital Banking Services:   | <ul style="list-style-type: none"> <li>○ Remote Deposit Capture (RDC)</li> </ul>      |
| <ul style="list-style-type: none"> <li>• Online Banking</li> </ul>                            | <ul style="list-style-type: none"> <li>○ Merchant Services</li> </ul>                 |
| <ul style="list-style-type: none"> <li>• Mobile Banking</li> </ul>                            | <ul style="list-style-type: none"> <li>• Sweep Accounts</li> </ul>                    |
| <ul style="list-style-type: none"> <li>• E-Statements</li> </ul>                              | <ul style="list-style-type: none"> <li>• Target Balance MMA Sweep</li> </ul>          |
| <ul style="list-style-type: none"> <li>• Mobile Deposit</li> </ul>                            | <ul style="list-style-type: none"> <li>○ Funds Management Sweep</li> </ul>            |
| <ul style="list-style-type: none"> <li>• Bill Pay</li> </ul>                                  | <ul style="list-style-type: none"> <li>○ Zero Balance Sweep</li> </ul>                |
| <ul style="list-style-type: none"> <li>• External Account Aggregation</li> </ul>              | <ul style="list-style-type: none"> <li>○ Overdraft Sweep</li> </ul>                   |
| <ul style="list-style-type: none"> <li>• Internal &amp; External Account Transfers</li> </ul> | <ul style="list-style-type: none"> <li>○ Insured Cash Sweep</li> </ul>                |
| <ul style="list-style-type: none"> <li>• Debit Card Management</li> </ul>                     | <ul style="list-style-type: none"> <li>○ Commercial Lockbox Services</li> </ul>       |
| <ul style="list-style-type: none"> <li>• Financial Wellness</li> </ul>                        | <ul style="list-style-type: none"> <li>• Account Analysis</li> </ul>                  |
| <ul style="list-style-type: none"> <li>• Zelle</li> </ul>                                     |   |