

Heartland Bank and Trust Company

Transaction Fees 2026

<i>Account Description</i>	<i>Fees</i>
Freedom Checking	Monthly paper statement fee of \$3; fee waived with eStatement enrollment
Capital Interest Checking	\$8 monthly charge if minimum balance falls below \$1,000
More4You Checking	\$7 monthly service charge
Super Money Market Account	\$8.00 per month if minimum daily balance falls below \$2,500
Capital Money Market Account	\$15.00 per month if minimum daily balance falls below \$10,000
Simply Savings	\$3.00 per quarter if minimum average quarterly balance falls below \$200 (waived for minors until the age of 18); \$1.75 per each additional withdrawal over 9 per quarter; Withdrawal fee waived with \$500 minimum balance maintained during statement period and for minor account owners under the age of 18
Health Savings Account	\$20 HSA set-up fee; No annual fee; \$6.00 per month if minimum daily balance falls below \$500; No per check charge
Simply Business Checking	\$0.25 per item over 500: Items include all debits (ATM, ACH, POS, check cards, etc.) and credits (deposited items including foreign and on-us items deposited, and the deposit itself); Just \$1.50 per \$1,000 in currency and coin deposited in over \$10,000
Business Checking with Interest	\$8.00 if balance falls below \$2,500; \$0.25 per item over 500: Items include all debits (ATM, ACH, POS, check cards, etc.) and credits (deposited items including foreign and on-us items deposited, and the deposit itself); \$1.50 per \$1,000 deposited over \$10,000
Commercial Checking	\$12 monthly service charge; Transaction items \$0.15 each: Items include all debits (ATM, ACH, POS, check cards, etc.) and credits (deposited items including foreign and on-us items deposited, and the deposit itself); \$1.50 per \$1,000 deposited over \$10,000 in coin and currency
Public Funds Money Market	\$8.00 monthly service charge no activity fees; Waived with \$2,500 minimum daily balance or average monthly balance of \$10,000
Public Funds Checking	\$.25 per item over 500: Items include all debits (ATM, ACH, POS, check cards, etc.) and credits (deposited items including foreign and on-us items deposited, and the deposit itself); \$1.50 per \$1,000 in coin and currency deposited over \$10,000
Public Funds Checking with Interest	\$8.00 if balance falls below \$5,000; \$0.25 per item over 500: Items include all debits (ATM, ACH, POS, check cards, etc.) and credits (deposited items including foreign and on-us items deposited, and the deposit itself); \$1.50 per \$1,000 in cash and currency deposited over \$10,000
Public Funds Commercial Checking	\$12 monthly service charge; Transaction items \$0.15 each: Items include all debits (ATM, ACH, POS, check cards, etc.) and credits (deposited items including foreign and on-us items deposited, and the deposit itself); \$1.50 per \$1,000 deposited over \$10,000 in coin and currency
Public Funds Savings Account	\$1.75 per each additional withdrawal over 9 per quarter; Withdrawal fee waived with \$500 minimum balance maintained during statement period