



## A GUIDE TO YOUR ACCOUNT

**It is important that you understand exactly how your Heartland Checking account works!**  
We have created this Guide to explain key fees and terms of your personal account.

MONTHLY SERVICE FEE	Monthly Service Fee	Classic Checking - \$3.95 Elite Checking - \$9.49/\$11.49(1) No Fee Student Checking (4)
	How to avoid the Monthly Service Fee	Classic Checking - enroll into estatements Elite Checking - keep a minimum daily balance of \$2,500 in account
	Inactivity Fee	\$7.50* per month if no activity for ninety days and balance in account is below \$100 (Excludes No Fee Student Checking)
	<b>Debit Cards and ATM Cards</b>	
DEBIT CARD LIMIT	Debit Card - one day limit	One day limit of \$1,500 per day (this limit includes authorized debit card PIN and signature based transactions along with ATM transactions)
ATM CARD LIMIT	ATM - one day cash limit	One day cash withdrawal limit of \$355
DEBIT CARD COVERAGE AND FEE	Opt-In (You must elect this option)	This means you have elected to allow everyday debit card transactions and ATM transactions to overdraw your account. There is no cost for this service unless you go overdrawn. \$34 for each item we pay. (Maximum 6 total paid item fees per day on consumer checking accounts). We will not charge a fee on a paid item if your ending overdrawn balance is \$5 or less.
	Opt-Out (If you do not "Opt-In" you are automatically opted out)	This means you will not be allowed to overdraw your account with everyday debit card or ATM transactions. This means your debit card and ATM card will be rejected if you attempt to use it when there are not enough funds in your account.
	Inactivity Fee	You will be charged a monthly fee of \$2.25* if you do not use your debit card to complete a minimum of five transactions per statement cycle. The transactions must post to your account prior to the time your account cycles.
ATM FEES	Heartland Bank ATM	\$0 for using a Heartland Bank ATM to complete any transaction
	Privileged Status ATM	\$0 for using a Privileged Status ATM to complete any transaction
	Non-Privileged Status ATM	\$0.50 - \$7.50(3) surcharge to conduct most transactions (charged by ATM owner)
	Non-Bank Customers	\$1.50* surcharge for each transaction a non-privileged status ATM card user using the bank's ATM
	Cash Advance	FREE - no charge for a cash advance on a credit card.
	Exchange Rate Adjustment	Fee estimated at .2% of the transaction plus 80 basis points on all cross-border transactions
<b>Availability of Funds</b>		
	Deposits given to a bank employee	Deposits given to a bank employee by 4:00pm will be considered the day of deposit. A deposit made after 4:00pm will be considered to have been made the next business day.

AVAILABILITY OF FUNDS	<b>Deposits put in the bank night depository</b>	Deposits put in the bank's depository will be retrieved by the bank once a day. Most depositories are opened in the morning. Any deposits received after such time will be considered received the next business day.
	<b>Availability of Deposits</b>	Deposited checks/cash will be available to you the day the deposit is received. Electronic funds will be available to you the day we receive them.
	<b>ATM Deposits</b>	Deposits made at an ATM prior to 3:00pm on a business day we are open will be the day considered received. Deposits after 3:00pm or on days we are not open the deposit will be considered received the next business day.
	<b>Longer Delays</b>	The bank has a right to delay deposits (excluding cash and electronic deposits) for additional days. The bank must provide you details of such additional hold at time of deposit or within 24 hours of receiving deposit.
Fees for using your account when you do not have enough money in it or it is already overdrawn		
OVERDRAFT FEES	<b>Overdraft Fee</b>	\$34 for each item we pay or return. (Maximum 6 paid overdraft fees per day on consumer checking accounts) We will not charge a fee on a paid item if your ending overdrawn balance is \$5 or less. Example: You write someone a check and we pay it even though you did not have enough money in your account - a fee would be charged to you.
	<b>Overdraft Continuous Overdraft Fee</b>	\$7.50* charged each business day a business checking account remains overdrawn after five consecutive days.
	<b>Overdraft Protection</b> (If you have signed up for this protection)	\$8* each time we transfer available funds automatically from another bank account. If a deposit is made the same day as the overdraft the overdraft protection will not transfer.
Other Fees and Services		
ONLINE BANKING SERVICES	<b>Online Banking:</b> ability to view accounts, history, transfer money, etc. via a computer which has internet access 24/7	FREE
	<b>eStatements:</b> ability to view your account statement online, 24/7, stores statements for 24 months, safer and quicker	FREE
	<b>Bill Pay:</b> ability to pay bills 24/7, at your convenience, pay all bills at one site, safe and secure	FREE
	<b>External Transfers:</b> ability to electronically transfer funds to and/or from financial accounts at other institutions.	FREE
	<b>Mobile Banking:</b> ability to check balances, transfer money, pay bills, and look at account history via your smart phone 24/7	FREE
	<b>Mobile Deposit:</b> ability to deposit checks 24/7 via your smart phone.	FREE
STATEMENT SERVICES	<b>Statement Copy:</b> Providing additional copy of your statement for one specific month that you can pick up at a branch or ask us to mail to you.	\$10* per statement OR \$0 if view history via online banking
	<b>One full year of Statement Copies:</b> Providing additional copy of all statements for 12 month period. Statements can be picked up or mailed to you.	\$75*
	<b>Incoming Wires (domestic):</b> A wire transfer that is deposited into your account from another bank via not going through the Federal Reserve	\$15*

WIRE TRANSFERS	<b>Incoming Wires via the Federal Reserve (domestic):</b> A wire transfer that is deposited into your account from another bank	\$60*
	<b>Out-going Wire (domestic):</b> A wire transfer that you send from your account to another U.S. bank account via not going through the Federal Reserve	\$30*
	<b>Out-going Wire via the Federal Reserve (domestic):</b> A wire transfer that you send from your account to another U.S. bank account	\$60*
	<b>Out-going Wire (foreign):</b> A wire transfer that you send from your account to a bank account outside the U.S.	\$50*
	<b>Incoming Wire (foreign):</b> A wire transfer that is deposited into your account in which the wire originated outside the U.S.	\$100*
ACCOUNT BALANCE/ RESEARCH	<b>Account Balancing Assistance:</b> The bank can assist you with balancing your account	\$30 per hour
	<b>Research Time Per Hour (minimum 1 hour):</b> Conducting research per request of customer	\$50* per hour
MISC. FEES	<b>Order of Checks or Supplies:</b> An order of checks, deposit slips or other banking supplies	Varies (based on items ordered)
	<b>Stop Payment:</b> Placing a stop payment on a check or other transaction item	\$40*
	<b>Cashiers Check:</b> A check guaranteed by the bank	\$7* per check
	<b>Personal Money Order:</b> Can be used as an alternative to a personal check. You can purchase money orders up to \$1000	\$7* per money order
	<b>Elite Money Market Account:</b> minimum balance of \$5,000, if not fee will be charged monthly	\$12* per month
	<b>Savings Inactivity Fee:</b> semi-annual fee on savings accounts with no activity (excluding posting of accrued interest) for two years, account balance below \$100. Exclude IUTMA accounts, accounts with owners under 18 years of age.	\$15* per semi-annual
	<b>Watch Account Fee:</b> Fee to monitor account for activity for up to 30 calendar days - request made by customer. Fee per account.	\$40* per month
	<b>Replacement Check/Money Order:</b> Replace a lost cashiers check or money order or to convert an insufficient funds check with a cashiers check	\$10* per item
	<b>Legal Process (Garnishment/Levy):</b> Processing of any garnishment, tax levy or other court administrative order against an account, whether or not the funds are actually paid	\$75* per garnishment/levy
	<b>Gift Cards:</b> Available in any amounts from \$25 - \$500. Accepted anywhere Visa credit cards are accepted.	\$4* per card
	<b>Elite Money Market Account:</b> One time charge during the month if more than three withdrawals in a month	\$7.50*
	<b>Locked Depository Bag:</b> Used to keep cash/coins	Actual cost
	<b>Collection Item:</b> Heartland Bank facilitates payment for a check item drawn off another bank	\$25 each item
	<b>Deposited Checks Returned Unpaid:</b> A deposited item that is returned to Heartland Bank as unpaid.	\$7* per item
<b>Foreign Currency:</b> Exchange of US currency to and/or from foreign currency	\$10 plus cost of exchange	

	<b>Account Closing Fee:</b> Fee charged if new account is closed within six months of being open	\$35*
SAFETY DEPOSIT BOX	<b>Safety Deposit Box Rent:</b> Box used to store valuables	Varies (based on box size)
	<b>Lost Safety Deposit Box Key:</b> Unable to locate key to box. Bank replaces lost key(s)	\$50 per key
	<b>Drilling of Safety Deposit Box</b>	Actual cost
BUSINESS SERVICES	<b>ACH Origination Service:</b> Monthly fee to allow business to generate ACH transactions	\$40* per month
	<b>Remote Deposit Capture (RDC):</b> Monthly fee to allow business to remotely deposit checks	\$40* per month
<b>Non-Bank Customer Fees</b>		
Non-Bank Customer Fees	<b>On-Us Checks Cashed (ID required):</b> Fee charged for a non-bank customer to cash an on-us check	\$7
	<b>Credit Card Cash Advance:</b>	No Charge

\* Sales Tax applies if associated with Checking or Money Market Accounts; document last updated 12/4/2024

(1) Monthly service fee on Elite Checking is \$9.49 if enrolled into estatements and \$11.49 if not enrolled

(2) Please read disclosure on ATM to confirm surcharge fee

(3) No Fee Student Checking switched to Classic Checking at customer's age of 19

HAVE QUESTIONS? CALL US AT 712-469-2800 \* WANT MORE INFORMATION VISIT US AT [WWW.HEARTLANDBANKS.BANK](http://WWW.HEARTLANDBANKS.BANK)