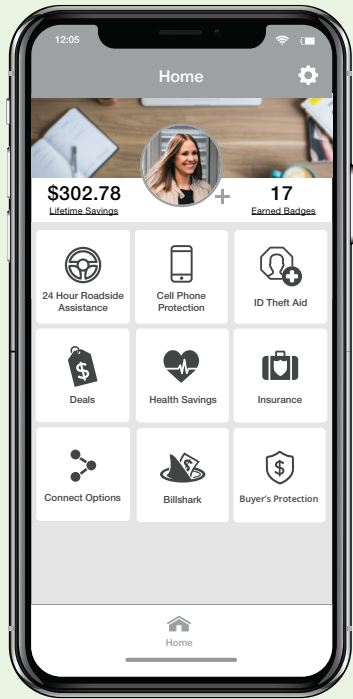


All our checking accounts include:

FREE Online Banking
 FREE Mobile Banking
 FREE Bill Pay
 FREE Debit Card
 FREE eStatements



Save money on the things you're **already paying for.**



Get started by downloading the More4You app today.

*Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.



Financial Wellness Tool Free and easy-to-use digital banking tool that allows you to track spending, create savings goals, and monitor financial health.	✓	✓	✓
ID Theft Aid^{1,2,3} Identity Restoration and Payment Card Resolution: Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards. Personal Identity Theft Benefit: Receive up to \$2,500 reimbursement for covered expenses you incur to restore your identity. Credit Monitoring and Credit Report: Monitor changes and new activity on your credit report and review your credit report quarterly. Credit Score and Score Tracker: View your credit score online and track trends on your dashboard. Score Simulator: Estimate how much impact one particular action could have on your credit health. Identity Monitoring: Monitors the dark web to identify activity associated with your identity, including public records, change of address, social security, and non-credit loans.	✓		
Roadside Assistance Available 24/7 and free to use, covers up to \$80 in covered service charges.	✓		
Cell Phone Protection^{1,2} Pay your cell phone bill with your More4You Checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$400 per claim (maximum of \$800 per year).	✓		
Billshark³ Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.	✓		
Health Savings Card⁴ Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓		
Shop Local, Save Local with BaZing Savings Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓		
Buyer's Protection and Extended Warranty^{1,2} Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your More4You Checking account.	✓		
\$10,000 Travel Accidental Death Coverage² Peace of mind for the unexpected.	✓		
Great Interest on Your Checking Balance Higher balances earn higher rates with this tiered rate checking account.		✓	

MORE
4you
CHECKING

**Capital Interest
Checking**

**Freedom
Checking**

1 Subject to the terms and conditions detailed in the Guide to Benefits. 2 Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. 3 Billshark, identity monitoring, and credit monitoring each require additional activation to begin. 4 This is not insurance.

Choose the right account for you.

1

Would you like access to exclusive benefits, such as identity theft aid, roadside assistance, cell phone insurance, prescription discounts, and mobile discounts for local deals?

yes

no

2

Would you like to earn interest on your account?

yes

no

3

Freedom Checking offers the banking options you need with the option to add benefits later.

yes

MORE 4you CHECKING

This account offers instant access to money saving services and immediate discounts for a low monthly service charge of \$7 that can be offset by the value of included benefits and perks.

Capital Interest Checking*

This account offers tiered interest rates – the higher your balance, the higher your rate. Only \$8 per month service charge if the minimum balance falls below \$1,000.

Freedom Checking

This account offers the flexibility of no minimum balance and a monthly statement fee of \$3; this fee is waived with enrollment in easy-to-use eStatements.

Save time and money!

Choose what's right for you.

FREE Visa® Debit Card

Make purchases and get cash at any ATM![^] Show your school spirit for only \$10.^{^^}

FREE Digital Banking

Manage your accounts from anywhere, anytime! Use these free, easy, and secure services:

- Online Banking
- Mobile Banking
- Bill Pay
- Financial Wellness

eStatements

Receive your bank statement electronically and experience more convenience and security. Access up to 2 years of statements.

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.[†]

Personal Credit Card

Shop securely, track expenses, and earn rewards with a card designed for your lifestyle.[‡]

Business Checking

Choose a checking account to help your business get the most from your deposits!

Iowa law requires that certain service charges be subject to sales tax.

[^]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 (where available) are optional designs; school selected receives \$5 of the \$10 fee. Standard debit card available at no charge.

[†]Transfer limitations and fees may apply.

[‡]Subject to credit approval.



Scan to learn more about Heartland Bank.

888-897-2276

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Personal Checking



Minimum opening deposit is only \$50. The account will be closed if it is inactive for 45 days and reaches a zero balance.
Iowa law requires that certain service charges be subject to sales tax.

*Fees may reduce the earnings on the account. If you close your account before interest is credited, you will not receive accrued interest.