It's a Win Win!

HEARTLAND BANK OPTION CD®

One Great Checking Account, Two Great Rates & Three Great Options

Choose One of These Rates:

24-month certificate of deposit – **.80% APY***

36-month certificate of deposit – **1.00% APY***

Choose One of These Options:

Option 1:
- Increase the Rate

Option 2:
- Make an Additional Deposit

Option 3:
- Withdraw Up to 50% No Penalty

HEARTLAND BANK

Central Ohio's Community Bank®

"Where Banking Feels Good!" ®

Call today or visit **heartlandbank.com**

Capitol Square	(614) 416-0244
Croton	(740) 893-2191
Dublin	(614) 798-8818
Gahanna	(614) 337-4605
Grove City	(614) 875-1884
Johnstown	(740) 967-6500
Newark	(740) 349-7888
Reynoldsburg	(614) 416-0400
Stygler Road	(614) 475-7024
West Columbus	(614) 351-2100
Westerville	(614) 839-2265

Member FDIC

*Annual Percentage Yield (APY). Minimum balance required to open is $5,000. A Heartland Bank Founders Plus Checking Account, with a minimum balance of $2,000, is required to open the 24 or 36 month Option CD. (Minimum balance to earn interest in Founders Plus Checking Account is $2,500.) APY is accurate as of April 22, 2013. Maximum deposit is no more than $250,000. Options may only be exercised during the original 24 or 36 month term. Option 3 cannot be exercised within the first 6 days. Please see your Banker at your local office for disclosure information regarding the options and Heartland Bank Founders Plus Checking Account terms and conditions. Penalty may be imposed for early withdrawal. Rates are subject to change at any time. No brokers please. Limited time offer. Limited to one per household. Not valid with money currently on deposit at Heartland Bank. Personal accounts only.