## **Changes to your Account Terms and Conditions**

Dear Valued Client,

Thank you for banking with Heartland Bank!

In order to serve you better, some of our accounts have been remodeled, and others have been renamed. Please review this notification and the account disclosure on the back carefully, as your account may have undergone construction. Included with this letter is an account disclosure that explains the new terms and conditions of your account, if applicable. You can find your current account title on your account statement to help you determine which changes may be applicable to your account.

If you currently have	As of December 2, 2013 you will have	Will changes affect your account?				
	Consumer Checking Accoun	ts				
Group Banking Checking Account	Heartland Free Checking Account	Noonly the account name has changed				
Option Checking Account	Heartland Free Checking Account	Noonly the account name has changed				
Personal Checking Account	Heartland Basic Checking Account	Noonly the account name has changed				
Checking 20 Account	Heartland Basic Checking Account	Noonly the account name has changed				
Heartland 50 Checking Account	Heartland Advantage Checking Account	Noonly the account name has changed				
Heartland Plus Account	Heartland Premium Checking Account	YesThe minimum balance to open this account will increase to \$100. You will now be able to avoid a monthly service charge by maintaining a minimum daily balance of \$600. There will no longer be the ability to avoid per item fees linking to another account. Your balance to earn interest and obtain the Annual Percentage Yield will increase to \$2500 and you will have a tiered rate structure.				
Money Market Checking Account	Heartland Premium Checking Account	YesYour balance to earn interest and obtain the Annual Percentage Yield will increase to \$2500 and you will have a tiered rate structure. There will no longer the ability to avoid per item fees linking to another account.				
Founders Plus Checking Account	Heartland Premium Checking Account	Noonly the account name has changed				
	Consumer Savings Account	rs				
Statement Savings Account	Heartland Basic Savings Account	Noonly the account name has changed				
Grandbaby Savings Account	Heartland Basic Savings Account	YesYou will no longer have a restricted withdrawa feature. The service charge will increase to \$2.00 pe month and the minimum daily balance to avoid a service charge will increase to \$200.00. You will no longer have a tiered rate structure.				
Passbook Savings Account	Heartland Basic Savings Account	Noyour terms and conditions will remain the same.  However, you will receive a statement at least once a quarter.				
Founders Plus Money Maker Savings Account	Heartland Money Market Savings	Noonly the account name has changed				
Money Maker Savings Account	Heartland Money Market Savings	YesThe monthly service charge will increase to \$10.0 and the minimum daily balance to avoid the monthly service charge will increase to \$1000.				
Founders Savings Account	Heartland Premium Savings Account	Noonly the account name has changed				
	Business Accounts					
Free Business Checking Account	Heartland Free Business Checking Account	Noonly the account name has changed				
Business Checking Account	Heartland Business Checking Account	Noonly the account name has changed				
Money Market Checking Non-personal Account	Heartland Business Premium Checking Account	Yes Your balance to earn interest and obtain the Annual Percentage Yield will increase to \$2500 and y will have a tiered rate structure.				
Business Money Market Performance Account	Heartland Business Money Market Savings Account	Yes Your balance to earn interest and obtain the Annual Percentage Yield will increase to \$5000 and yo will continue to have a tiered rate structure, but with more tiers.				
Non-personal Statement Savings Account	Heartland Business Basic Savings Account	Noonly the account name has changed				
Business Money Maker Savings Account	Heartland Business Money Market Savings Account	Noonly the account name has changed				
IOLTA Account	IOLTA Account	Yesthere will no longer be a tiered rate structure. The minimum balance to earn interest will remain the same.				

## **PERSONAL**

Checking Accounts											
					Min dail	<b>,</b>					
					balance t	0		Min daily			
					avoid			balance to			Annual
	ľ	Min to	Se	ervice	service			avoid Per	Minimum Balance	Interest	Percentage
Product		open	C	harge	charge		Per item fee	Item fee	to Earn Interest	Rate	Yield*
Heartland Free Checking Account	\$	50.00	\$	-	\$ -		\$ -	\$ -	-	-	-
Heartland Basic Checking Accunt	\$	50.00	\$	7.00	\$ 600.0	)	0.30 over 20	\$1,000.00	No		
Heartland Advantage Checking Account	\$	100.00	\$	7.00	\$ 100.0	)	\$ -	N/A	\$500 and over	0.03%	0.03%
									\$2,500-\$9,999	.04%	.04%
								4	\$10,000-\$24,999	.07%	.07%
Heartland Premium Checking Account	\$	100.00	Ş	7.00	\$ 600.0	) [	0.30 over 20	\$1,000.00	\$25,000 +	.12%	.12%
Savings Accounts											
					Min dail	<b>y</b>					
					balance t	0		Min daily			
					avoid			balance to			Annual
	ı	Vin to	Se	ervice	service	ŀ	Per item fee	avoid Per	Minimum Balance	Interest	Percentage
Product		open	C	harge	charge		aa ai				
		<b>- P - - - - - - - - - -</b>			on an Bc		over six	Item fee	to Earn Interest	Rate	Yield
Heartland Basic Savings Account	\$	25.00	\$	2.00	\$ 200.0	5	\$ 0.50	N/A	\$50 and over	<b>Rate</b> 0.07%	<b>Yield</b> 0.07%
Heartland Basic Savings Account	\$			2.00		0			\$50 and over	0.07%	0.07%
Heartland Basic Savings Account	\$			2.00		0			\$50 and over \$.01-\$9,999.99	0.07%	0.07%
Heartland Basic Savings Account	\$			2.00		0			\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99	0.07% .02% .08%	0.07% .02% .08%
Heartland Basic Savings Account	\$			2.00		0			\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99	0.07% .02% .08% .10%	0.07% .02% .08% .10%
Heartland Basic Savings Account	\$			2.00		0			\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99	0.07% .02% .08% .10%	0.07% .02% .08% .10% .10%
		25.00	\$		\$ 200.0		\$ 0.50	N/A	\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99 \$100,000-499,999.99	0.07% .02% .08% .10% .10% .12%	0.07% .02% .08% .10% .10% .12%
Heartland Basic Savings Account  Heartland Money Market Savings Account		25.00	\$	2.00			\$ 0.50		\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99	0.07% .02% .08% .10%	0.07% .02% .08% .10% .10%
		25.00	\$		\$ 200.0		\$ 0.50	N/A	\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99 \$100,000-499,999.99 \$500,000+	0.07% .02% .08% .10% .10% .12%	0.07% .02% .08% .10% .10% .12% .12%
		25.00	\$		\$ 200.0		\$ 0.50	N/A	\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99 \$100,000-499,999.99 \$500,000+	0.07% .02% .08% .10% .10% .12%	0.07% .02% .08% .10% .10%
		25.00	\$		\$ 200.0		\$ 0.50	N/A	\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99 \$100,000-499,999.99 \$500,000+	0.07%  .02% .08% .10% .10% .12% .12%	0.07%  .02% .08% .10% .10% .12% .12%
		25.00	\$		\$ 200.0		\$ 0.50	N/A	\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99 \$500,000+ \$.01-\$9,999.99 \$10,000-\$24,999.99	0.07%  .02% .08% .10% .10% .12% .12% .03% .08%	0.07%  .02% .08% .10% .10% .12% .12% .03% .08%
		25.00	\$	10.00	\$ 200.0		\$ 0.50	N/A	\$50 and over \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99 \$50,000-\$99,999.99 \$500,000+ \$.01-\$9,999.99 \$10,000-\$24,999.99 \$25,000-49,999.99	0.07%  .02% .08% .10% .10% .12% .12% .03% .08% .10%	0.07%  .02% .08% .10% .10% .12% .12% .03% .08% .10%

## **BUSINESS**

Business Checking Accounts											
								Min daily			
					Mi	n daily		balance to			Annual
	ſ	Vin to	Se	ervice	bala	ance to		avoid Per	Minimum Balance	Interest	Percentage
Product		open	Cl	narge	av	oid SC	Per item fee	Item fee	to Earn Interest	Rate	Yield
Heartland Business Checking Account	\$	50.00	\$	7.75		N/A	.18 over 50	N/A	N/A	N/A	N/A
							.385 over				
Heartland Free Business Checking Account	\$	50.00	\$	-		N/A	100	N/A	N/A	N/A	N/A
									\$2,500-\$9,999	.04%	.04%
	١.		١.		١.				\$10,000-\$24,999	.04%	.04%
Heartland Business Premium Checking Account	\$	100.00	\$	7.00	\$	500.00	.30 over 20	\$500.00	\$25,000 +	.04%	.04%
IOLTA Account	\$	100.00	\$	7.00	\$	500.00	.30 over 20	\$500.00	\$1,000.00	0.04	0.04
Business Savings Accounts											
								Min daily			
					Mi	n daily		balance to			Annual
	ſ	Vin to	Se	ervice	bala	ance to	Per item fee	avoid Per	Minimum Balance	Interest	Percentage
Product		open	Cl	narge	av	oid SC	over six	Item fee	to Earn Interest	Rate	Yield
Heartland Business Basic Savings Account	\$	25.00	\$	1.00	\$	25.00	\$ 0.50	N/A	\$50 and over	0.07%	0.07%
									\$.01-\$9,999.99	.02%	.02%
							\$15.00;		\$10,000-\$24,999.99	.03%	.03%
							\$0.18 per		\$25,000-49,999.99	.05%	.05%
							· ·		\$50,000-\$99,999.99	.07%	.07%
					Ι.		deposit item		\$100,000-499,999.99	.10%	.10%
Heartland Business Money Market Savings	\$:	1,000.00	\$	15.00	\$5,	,000.00	over 30	N/A	\$500,000+	.12%	.12%

<sup>\*</sup> We use the daily balance computation method to calculate your interest; fees may reduce earnings on your account, rates are subject to change without notice Rates are accurate as of September 24, 2013