



ESTIMATE YOUR HEARTLAND BANK CHECKING ACCOUNT FEES⁽¹⁾

Your Heartland Bank checking account comes packed with great features and innovations that will make your banking life easier, more secure and more convenient day after day. It is also important to us that you understand the possible fees that may apply to your account, so we have created this helpful worksheet:

1. YOUR MONTHLY SERVICE FEE WILL BE:

Classic Checking	\$3.95	OR	\$0.00 if your account is enrolled into estatements
Elite Checking	\$9.49/ \$11.49⁽²⁾	OR	\$0.00 if you keep a minimum daily balance of \$2,500 in the account
No Fee Student Checking	\$0.00⁽³⁾		
Subtotal: Your Monthly Service Fee: \$ _____			

2. OTHER BANKING FEES YOU MAY OCCUR: (These are examples - your actual fees may vary)

To determine if other banking fees may apply to you, just complete below how you typically use your account. Be sure to note our helpful tips on how to avoid many of the fees:

ESTIMATED NUMBER OF TIMES PER MONTH YOU	COST	YOUR ESTIMATED MONTHLY OTHER BANKING FEES	TIPS TO HELP AVOID FEES
Use Overdraft Protection: <small>(Automatic transfers from another bank account when you do not have enough money in your checking)</small>	\$8* each time	= \$ _____	Check your balance online and transfer funds
Use stop payments:	\$40* each time	= \$ _____	
Overdraft your account:	\$34 each time	= \$ _____	Stay on top of your balance with our free alerts, free mobile banking and free online banking
Debit Card Inactivity: <small>(You do not use your debit card to conduct five transactions in month)</small>	\$2.25* per month	= \$ _____	Use your debit card five times per month

Subtotal: Your Other Banking Fees: \$ _____

Total Monthly Cost (Monthly Service Fee) + (Other Banking Fees): \$ _____

* Sales Tax applies if associated with Checking Accounts

(1) For a list of additional service fees please review the bank's "A Guide to Your Account"

(2) Monthly service fee is \$9.49 if enrolled into estatements and \$11.49 if not enrolled

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