

We have an account that's right for you!

3 EASY QUESTIONS to determine which account is right for you:

1. Will there be anyone 50 years or better signing on this account?

Yes »

Will you always keep more than \$2,500 in your checking account?

Yes » Capital Interest Checking

No » 50+ Free Interest Checking

No
»

2. Does anyone plan to have direct deposit or an automatic payment (ACH) with this account?

Yes »

Will you always keep more than \$2,500 in your checking account?

Yes » Capital Interest Checking

No » VIP Free Interest Checking

No
»

3. Will you always keep more than \$2,500 in your checking account?

Yes » Capital Interest Checking

No » Totally Free Checking

Open a checking account and receive a FREE GIFT today!

Plus, we'll give you up to \$25 for your old debit cards and unused checks!



Totally Free Checking

A FREE account for everyone!

- No minimum balance
- No monthly service charge
- Unlimited check writing

50+ Free Interest Checking

FREE for customers 50 and better!

- Competitive interest
- No minimum balance
- No monthly service charge
- Unlimited check writing

VIP Free Interest Checking

FREE with direct deposit or any automatic payment (ACH)!

- Competitive interest
- No minimum balance
- No monthly service charge
- Unlimited check writing

Capital Interest Checking

An account designed for those who want higher interest rates!

- Higher interest rates with balances of \$2,500 or more
- Competitive interest if balance falls below \$2,500
- FREE personalized checks
- Unlimited check writing
- Only \$8 monthly charge if minimum balance falls below \$1,000

Bank rules and regulations apply. Minimum opening deposit is only \$50. Ask us for details. * 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.

We can help you with these services today:

- FREE Visa® Debit Card**
Make purchases without the hassle of writing checks and get cash at any ATM!* **Be sure to opt in for peace of mind.**
- FREE Online Banking & Bill Pay**
View account information and pay bills online safely and securely to anyone, anywhere, anytime!
- FREE eStatements**
Enjoy secure online access to your checking account statement by opting for electronic delivery.
- Direct Deposit & Automatic Payments**
Make life a little easier. Let us do the paperwork for you!
- Overdraft Transfer Service**
Protect your personal or DBA checking account from overdrafts by linking to your savings, money market, or another checking account.
- Savings Account**
Setting aside money in a savings account is a smart move. We can make saving easy with automatic transfers from your new checking account!
- FREE Mobile Banking**
Bank where and when you want with Web, App or Text Banking.
- FREE Business Checking**
Get a better checking account for your business! **Totally Free Business Checking** is loaded with free features!
- Consumer Credit Cards**
Our competitive credit card rates are combined with a full range of reward options and designed for individual lifestyles.
- Fraud Alerts: Phone • Email**
Let us know the best way to contact you if we notice any suspicious activity in your account(s).
Note: Phone alerts limited to M - F from 8 a.m. - 9 p.m.

**Big enough to serve you,
small enough to know you.**

Home Loans

- FREE pre-qualification
- Apply for a loan online!
- LOW rates and closing costs
- Flexible financing
- Fast, local loan processing



Asset Management & Trust Services

- Investment Management
- 401(k) Rollovers
- Retirement Plans
- Estate Administration
- Trusts Under Will
- Revocable (Living) Trusts
- Real Estate Investments
- Farm Management
- Financial Planning

Securities and insurance products are NOT deposits of Heartland Bank, are NOT FDIC insured, are NOT guaranteed by nor obligations of the bank, and are subject to potential fluctuation in return and possible loss of principal.

Our Beginnings

*"It's nice to be important,
but it's more important to be nice."*



These insightful words came from M.B. Drake, banking pioneer of the Drake family. His philosophy set the tone for our approach to customer service and treating customers with respect.

Continuing Tradition

Following military service in World War II and graduation from the University of Illinois, M.B.'s son, George Drake, pursued a banking career. In 1964, George and other investors purchased a bank in El Paso, Illinois. He also founded Heartland Bancorp, Inc. in 1981 and remains an active Board Member.

After graduation from the University of Illinois, both of George's sons, continued in the family banking tradition. Since 1979, Allen has held positions such as Chairman of the Board and Manager of our El Paso locations. Now retired, Allen continues to serve as a member of our Board of Directors.



George Drake (center) pictured with his sons Allen (left) and Fred (right).

Leadership Today

George's youngest son, Fred, began his banking career as a teenager and became a community banker after college graduation in 1982. He currently serves as our Chairman, and CEO.

A conservative businessman, Fred leads Heartland Bank with experience and wisdom gained from his family's long-term success in the banking industry.

CORPORATE OFFICE

401 N. Hershey Road • Bloomington, IL

For locations visit: hbtbank.com

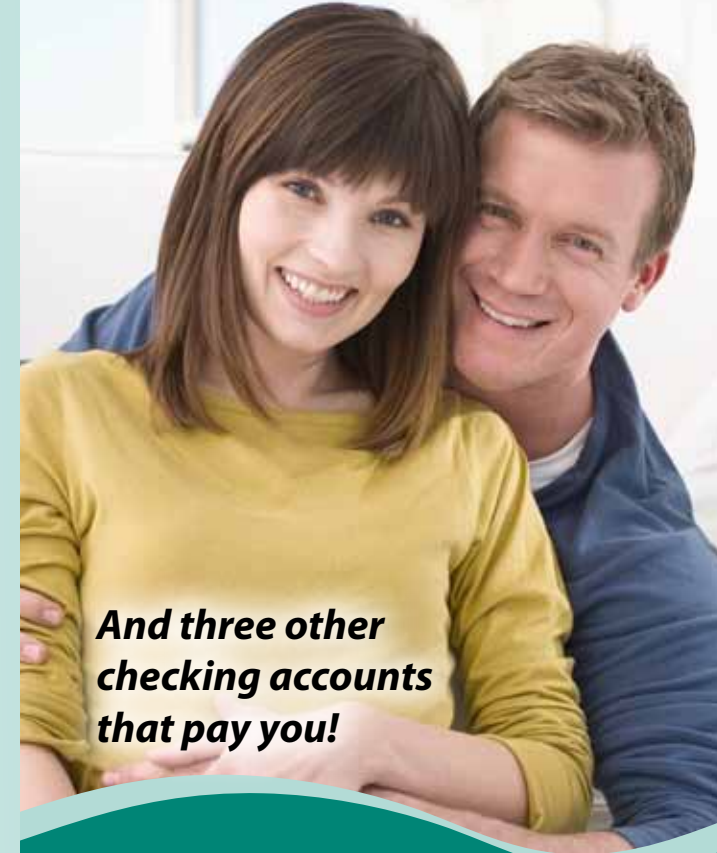
Customer Care Center: 888-897-2276

In Bloomington-Normal, please call 662-4444

toll free

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Totally Free Checking



**And three other
checking accounts
that pay you!**



MEMBER FDIC