

CONSUMER DEPOSIT ACCOUNTS

eCENTIVE® CHECKING

3 EASY eCentive® QUALIFICATIONS**

1. Total monthly debit card purchases posted to your account equaling a minimum of \$500*
2. Have at least one direct deposit or automatic payment (ACH) each month
3. Enroll and receive monthly eStatements

Monthly eCentive® Incentives

- Earn a high yielding, best checking account interest rate**
- Automatic ATM refunds up to \$25 dollars when qualifications are met – (Refunds for domestic ATM fees charged by other ATM owners and MasterCard cross border/currency conversion fees for debit card foreign transactions)

eCentive® Checking Account Features

- No minimum balance
- \$100 minimum to open account
- Monthly eStatements required – Must have valid email address to enroll (\$4 per month if you fail to enroll and paper statements are sent to you through U.S. Mail)
- Debit card included

Additional Features and Requirements

- Primary accountholders (based on social security numbers) are limited to two (2) eCentive® Accounts at Heritage Bank NA
- Overdrafts & NSF: \$33 per item, per presentment
- Free Digital Banking, Mobile Deposit, ePay (online bill pay), and more!
- Transfer money electronically to or from your account – anytime, online
- \$30 fee if the account is closed within 6 months of opening
- Interest rate is variable and may change after the account is opened

*Please note that ATM transactions do not count toward the debit card purchase requirement.

**When the eCentive® Account qualifications are met, balances up to \$100,000 will earn that qualification rate for the entire statement cycle. Balances of \$100,000.01 and above will receive that qualification rate for the entire statement cycle.

PAYROLL PLUS

3 Easy Payroll Plus Qualifications**

1. Have at least \$5,000 in direct deposits each month from payroll, social security, investment income or other forms of monthly income.
2. A minimum of \$500 in monthly debit card purchases posted to your account¹.
3. Enroll in and receive monthly eStatements².

Account Features

- No minimum balance
- \$100 minimum to open account
- Monthly eStatements required – Must have valid email address to enroll (\$4 per month if you fail to enroll and paper statements are sent to you through U.S. Mail)
- Debit card included

Additional Features and Requirements

- Overdrafts & NSF: \$33 per item, per presentment
- Free Digital Banking, Mobile Deposit, ePay (online bill pay), and more!
- Transfer money electronically to or from your account – anytime, online
- \$30 fee if the account is closed within 6 months of opening
- Interest rate is variable and may change after the account is opened

*APY = Annual Percentage Yield. Fees may reduce earnings. Interest rate is variable and may change after the checking account is opened.

**When the Payroll Plus Account qualifications are met, balances up to \$100,000 will earn that qualification rate for

the entire statement cycle. Balances of \$100,000.01 and above will receive that qualification rate for the entire statement cycle.

1. Please note that ATM transactions do not count toward the debit card purchase requirement.
2. Must have a valid email address to enroll. \$4 per month fee applies if not enrolled in eStatements and paper statements are sent through U.S. Mail.

Carefree Checking

Account Features

Carefree Checking is a basic, no minimum balance, no interest checking account.

- No minimum balance
- \$100 minimum to open account
- Monthly eStatements available – Must have valid email address to enroll (\$4 per month if you fail to enroll and paper statements are sent to you through U.S. Mail)
- Debit card included

Additional Features and Requirements

- Overdrafts & NSF: \$33 per item, per presentment
- Free Digital Banking, Mobile Deposit, ePay, Online Bill Pay and more!
- Transfer money electronically to or from your account – anytime online
- \$30 fee if the account is closed within 6 months of opening

Universal Savings

Account Features

- \$50 minimum deposit to open account
- Interest paid on balances of \$.01 or more
- Average daily balance of \$50 required to avoid \$5 monthly service charge, fee waived for minors under age 18
- Six free withdrawals allowed per month, \$3 for each additional withdrawal

Additional Features and Requirements

- Variable interest rate may change daily; Interest calculation is based on daily (collected) available balances and is compounded quarterly
- Free eStatements
- Free debit card available
- Overdrafts & NSF: \$33 per item, per presentment
- \$30 fee if account is closed within 6 months of opening

Jumbo Deposit

This is an all-electronic high-yield savings account that must be managed online. No checks or debit cards are available with this account. No maturity date; no early withdrawal penalty.

You are allowed six (6) withdrawals, of any type, per month. Any month you exceed this number, you will be charged a \$30.00 service charge.

\$15 per month fee if paper statements are mailed through the US Mail. \$30 wire transfer fee waived for one outgoing domestic wire transfer per month. Unlimited incoming domestic wires at no charge.

FDIC-insured limit applies to customer's entire deposit relationship with Heritage Bank NA.

No financial institutions or brokers.

Fees may reduce earnings. The interest rate is variable and may change after the account is opened.

Minimum Opening Deposit: \$1,000.00

Minimum Balance: \$0.01

Interest: Compounded and credited monthly

Heritage Direct Savings

Account Requirements

- Open an account with \$1,000 or more (once opened, online use only)
- Minimum balance of \$1,000 required to earn interest
- If account balance falls below \$1,000 (daily collected balance)* a \$17 monthly service charge will be assessed.
- Six free withdrawals allowed per month, \$3 for each additional withdrawal
- Monthly eStatements required; must have valid email address to open account (\$4 per month if you fail to enroll and paper statements are sent to you through U.S. Mail)

Additional Features

- Variable interest rate may change daily; Interest calculation is based on daily (collected) available balances and is compounded monthly
- Debit Card not available
- Transfer money electronically into your account or out of your account...anytime
- Account holder must have a linked checking account (at any financial institution chartered in the U.S.) to transfer money from this account
- Overdrafts and NSF: \$33 per item, per presentment
- \$30 fee if account is closed within 6 months of opening

Health Savings Account

HSA Features

- \$50 minimum deposit to open account, waived if regular ACH deposits established at account opening
- Earn interest on the full balance of your HSA with tiered interest
- \$30 setup fee to be paid at the time HSA is established, may be deferred for up to 30 days (Setup fee reduced to \$20 if account opened online)

Additional HSA Features and Requirements

- Variable interest rate may change daily; Interest calculation is based on daily (collected) available balances and is compounded monthly
- Free eStatements or \$4 per month if paper statements are mailed
- Transfer money to or from your account anytime using Digital Banking*
- One free debit card (additional cards \$10 each); no checks with account
- Make tax-free distributions from your HSA for qualified medical expenses using:
 - Debit card at merchants and service providers
 - ePay online bill pay
 - In bank withdrawal — \$10.00 each
- \$30 fee if account is closed within 6 months of opening
- External Transfer: \$30
- IRS corrections: \$10
- Excess contributions: \$20
- Overdrafts & NSF: \$33 per item, per presentment**

* Please consult your tax preparer for eligibility and contribution limits.

** Overdrawing your HSA will cause the plan to be disqualified by the IRS.

CERTIFICATE OF DEPOSIT

Unlike traditional Certificates of Deposit (CD), our **Triple Option CD** gives you valuable benefits:

Terms available: 6-month, 12-month, 24-month, 36-month, 48-month, 60-month

Benefit #1: Anytime Unlimited Rate Bump Up

You can reset the rate of your CD at any time to Heritage Bank's posted rate, for any term equal to or greater than the current term. When the rate is reset, the CD term is also reset. Plus, you can bump the rate as many times as you want.

Concerned you might need the money for medical expenses?

Benefit #2: Penalty-Free for Medical Withdrawals

You can withdraw from your CD balance without penalty at any time during your CD's term for medical expenses. The minimum amount is \$1,000 per withdrawal.

Want to simplify by combining balances into one CD?

Benefit #3 Anytime Additional Deposits

You can add money to your CD at any time. The minimum is \$1,000 per deposit and additions are allowed up to 100% of the CD's original balance each term.

Certificate of Deposit Details

- \$2,000 minimum opening deposit.
- FDIC insured. Maximize your FDIC insurance coverage with **CDARS**.
- Automatic renewal after maturity date.
- Ten-day grace period after maturity to redeem.
- Standard early withdrawal penalty (excluding withdrawals for medical expenses)
 - Maturity of six months or less: Three months loss of interest
 - Maturity of greater than six months: Six months loss of interest
 - Minimum penalty: \$40.00

CDARS (Certificate of Deposit Account Registry Service)

Looking for a way to keep large deposits safe? Ask us about CDARS (Certificate of Deposit Account Registry Service). It's a great solution for businesses, nonprofit organizations, public funds managers, trustees, financial advisors, and individual investors.

With CDARS, you can access FDIC protection on multi-million-dollar CD investments through Heritage Bank. There are few guarantees in life – FDIC insurance is one of them. CDARS can be a valuable cash management or longer-term investment tool for you.¹

Why CDARS?

- **Safety** – Your money can access multi-million-dollar FDIC insurance coverage.
- **Convenience** – You work directly with us. You earn one interest rate and receive one regular statement, and one year-end tax form.
- **Community Investment** – The full value of your money can support lending opportunities in your local community.²
- **CD-Level Rates** – Your money earns CD-level returns which may compare favorably with other investment alternatives, including Treasuries, corporate sweep accounts, and money market funds.

¹ Funds may be submitted for placement only after a depositor enters into the CDARS Deposit Placement Agreement with Heritage Bank. The agreement contains important information and conditions regarding the placement of funds by us.

² This benefit applies to some, but not all types of Certificate of Deposit Account Registry Service transactions. Let us know if this benefit is important to you, so that we can explain the relevant terms and conditions in more detail. CDARS is a registered service mark of Promontory Interfinancial Network, LLC.

PERSONAL LOANS

Ready Reserve

Ready Reserve Line of Credit protects your eCentive®, Payroll Plus or Carefree Checking account from overdrafts.

Ready Reserve Features

- Competitive interest rates
- Unsecured – no collateral
- Saves overdraft charges and the embarrassment of returned checks
- Automatically deposits money into your checking account in \$100 increments when overdrawn or when the balance falls below the minimum required

Automatic Payment Plan

- Automatic payment from checking account based on outstanding balance
- Monthly payment will be \$25 for each \$500 outstanding

Ready Reserve Line of Credit is subject to additional terms and conditions and credit approval.

Home Equity Loans

Equity is the difference between your property's appraised value and the amount that's still owed on it. A home equity loan or line of credit allows you to borrow money, using your home's equity as collateral.

Whether it's a personal investment, new car purchase, educational opportunity, vacation, or home improvements, borrowing money using your home's equity as collateral may be the perfect option for you. The interest you pay may also be tax-deductible.

- **Home Equity Loan** – an installment loan for a one-time expense
- **Home Equity Line of Credit** – provides ongoing access to available credit, similar to a credit card.

Home Improvement Loans

Heritage Bank offers several financing solutions in our home mortgage department for homeowners looking to make improvements to their existing home.

Heritage Bank NA offers several different options for home improvement loans, including:

- Second Mortgage
- Home Equity Line of Credit
- Refinance
- Ready Reserve Line of Credit – Attached to your checking account for overdraft protection and short-term loans

Home Mortgages

We take pride in being the bank of choice in the communities we serve. Whether you are looking to buy a new home, or you want to refinance your existing mortgage for equity or rate reasons, let our professional Midwest Home Mortgage Team handle your home loan needs!

BANKING SERVICES

Personal Financial Management – myMoney is a new solution for customers to set and track savings and spending goals, tag purchases and help achieve those goals and monitor net worth, including credit card or investment accounts.

Bank to Bank Services – If you need to transfer money from bank to bank, we can assist you through our Digital banking portal. See more information about Digital banking or contact us today.

Hybrid ATM Services – Our Hybrid ATMs are open for your convenience making 24-hour banking possible.

Wire Transfers – While wire transfers do require a fee, they are a fast and cost-efficient option to transfer money from one person (or business) to another, without having to send a check, money order, or cash.

Foreign and Travel Services – Plan on taking a trip to a foreign country? Our Foreign and Travel banking services are available for your convenience.