

BUSINESS ACCOUNT RATE & FEE SCHEDULE

Effective May 1, 2025.

Account Number:
Amount:
Date Issued:
Maturity Date:
Description:

Account Type	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded and Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends
Membership Savings (NC)	0.100 / 0.10	Monthly	Monthly (Calendar)	\$5.00	--	\$100.00	Daily Balance
Special Purpose Savings (NC)	0.100 / 0.10	Monthly	Monthly (Calendar)	--	--	\$200.00	Daily Balance
Round Up Savings (NC) \$0 - \$1,000 \$1,000.01 - \$5,000 \$5,000.01 and above	9.570 / 10.00 4.890 / 5.00 0.100 / 0.10	Monthly	Monthly (Calendar)	--	--	--	Daily Balance
Platinum Money Manager Savings (NC) \$0 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$199,999.99 \$200,000 - \$499,999.99 \$500,000 and above	0.150 / 0.15 0.250 / 0.25 0.500 / 0.50 1.740 / 1.75 1.980 / 2.00 2.230 / 2.25	Monthly	Monthly (Calendar)	--	--	--	Daily Balance
Heartland Money Market Savings (NC) \$0 - \$49,999.99 \$50,000 - \$99,999.99 \$100,000 - \$149,999.99 \$150,000 - \$199,999.99 \$200,000 and above	0.000 / 0.00 1.000 / 1.00 1.490 / 1.50 1.980 / 2.00 2.960 / 3.00	Monthly	Monthly (Calendar)	--	--	\$50,000.00	Daily Balance
Business Checking (NC)	0.030 / 0.03	Monthly	Monthly (Calendar)	--	--	\$10,000.00	Daily Balance
Non-Profit Business Checking (NC)	--	--	--	--	--	--	--

CERTIFICATE ACCOUNTS

Account Term	Dividend Rate/Annual Percentage Yield (APY)	Rate Type	Minimum Opening Balance	Dividends Compounded and Credited	Dividend Period	Additional Deposits	Withdrawals	Renewable
3 Month (NC)	0.600 / 0.60	Fixed Rate	\$500	Quarterly and at Maturity	Account's Term	Not Allowed	Allowed - See Restrictions Below	Automatic
6 Month (NC)	0.800 / 0.80		\$500					
12 Month (NC)	0.900 / 0.90		\$500					
18 Month (NC)	0.950 / 0.95		\$500					
24 Month (NC)	3.700 / 3.75		\$500					
36 Month (NC)	3.455 / 3.50		\$500					
48 Month (NC)	3.455 / 3.50		\$500					
60 Month (NC)	3.455 / 3.50		\$500					
7 Month Special (NC)	3.840 / 3.90		\$500					
14 Month Special (NC)	3.940 / 4.00		\$500					
	/							
12 Month "Add-On" (NC)	0.850 / 0.85		\$250			Allowed		

Account Type	Dividend Rate/Annual Percentage Yield (APY)	Dividends Compounded and Credited	Dividend Period	Minimum Opening Deposit	Minimum Balance to Avoid a Service Fee	Minimum Balance to Earn the Stated APY	Balance Method to Calculate Dividends
Rewards Checking (NC) (No Longer Offered)							
Qualified, \$0 - \$25,000	0.200 / 0.20	Monthly	Monthly (Calendar)	--	--	--	Average Daily Balance
Qualified, \$25,000.01 and above	0.030 / 0.03						
Non-Qualified	0.030 / 0.03						
Dividend Checking (NC) (No longer offered)	0.070 / 0.07	Monthly	Monthly (Calendar)	--	--	\$1,500.00	Daily Balance
Heartland Checking (NC) (No longer offered)	--	--	--	--	--	--	--

This disclosure does not apply Truth in Savings, Regulation E, the Electronic Fund Transfer Act and any comparable state consumer protection laws.

Share Accounts

- All share accounts have variable rates and may change.
- For all earning accounts, dividends will begin to accrue on the business day you make the deposit to your account.
- Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- If you close your account before accrued dividends are credited you will not receive the accrued dividends.
- Average Daily Balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- Daily Balance is calculated by applying a daily rate to the principal in the account each day.
- The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.
- For tiered rate accounts – Once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of your account.
- For Rewards Checking accounts, each dividend rate will only apply to that portion of the account balance within each balance range.
- Rewards Checking Qualified, you must: 1) make 12 Debit card purchases that post and settle to your account and 2) have one ACH credit or direct deposit settle to your account. The monthly qualification cycle is defined as the first calendar day of the current month through the last calendar day of the current month. Account transactions may take one or more calendar days from the date the transaction was made to post and settle to the account. All transactions must post and settle during the monthly qualification cycle in order to qualify for the account's reward.

Certificate Accounts

- Rate and APY are fixed and will be in effect for the initial term of the certificate.
- For each certificate, the dividend period is the account's term. The dividend period begins on the first day of the term and ends on the maturity date.
- For all accounts, dividends will begin to accrue on the business day you make the deposit to your account.
- Early withdrawal penalty – We may impose a penalty of 180 days dividends if you withdraw funds from your account before the maturity date.
- Exceptions to early withdrawal penalty – At our option, we may pay the account before maturity without imposing an early withdrawal penalty under the following circumstances: (i) When an account owner dies or is determined legally incompetent by a court or other body of competent jurisdiction.
- For accounts that automatically renew for another term, you have a grace period of ten (10) days after maturity in which to withdraw funds or make changes to the certificate without being charged an early withdrawal penalty.
- Dividends are paid from current income and available earnings after required transfers to reserves at the end of the dividend period.
- The dividend rates and annual percentage yields are the prospective rates and yields that the Credit Union anticipates paying for the applicable dividend period.

For current rates and other information, visit our website www.heartlandcu.org, email us at ebranch@heartlandcu.org, or call us at 1-800-362-3944.

SCHEDULE OF FEES AND CHARGES

GENERAL FEES

Account Closure	\$25.00 if account closed within first 30 days
Cashier's Check	\$2.00/Check (Credit Union checks cleared by the Credit Union)
Garnishment	\$35.00
Legal Process (tax levies, summons)	\$35.00
Money Order	\$2.00/Money Order
Statement Copy	\$3.00/Copy
Wire Transfer (Incoming)	\$20.00/Transfer
Wire Transfer (Outgoing)	\$30.00/Transfer
Foreign Wire Transfer	\$75.00/Transfer outgoing
Coin Counting Fee (non-members)	10% of counted total
Special Currency Orders	Cost (3-week lead time required)
Foreign Check Collection	Cost
Research Fee	\$5.00 deposit or paid item image
Deposit Item Return Fee	\$25.00/Item; Item drawn on account of same account holder
Deposit Item Return Fee	\$50.00/Item; Item drawn on closed account of same account holder
Mail Handling Fee	\$5.00/Statement; statement returned undeliverable
Paper Statement Mailing Fee	\$3.00/Month

CHECKING ACCOUNT FEES

Check/Share Draft Printing	Prices may vary depending on style
NSF	\$25.00/Item
Overdraft	\$25.00/Item
Overdraft Protection	\$5.00/Item
Stop Payment	\$25.00/Request Individual ACH/Checks or continuous series of checks

EFT FEES

ACH Overdraft	\$25.00/Item
Currency Conversion	1% of transaction amount
Debit Card Overdraft	\$25.00/Item

SAFE DEPOSIT BOX FEES

3" x 5" Box	\$30.00/year
3" x 10" Box	\$45.00/year
5" x 5" Box	\$30.00/year
5" x 10" Box	\$60.00/year
10" x 10" Box	\$80.00/year
Change of Locks	Cost
Drilling of Boxes	Cost
Lost Key Replacement	\$50.00 applies if box can be re-keyed, varies by branch

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency