

# Personal Deposit Accounts

Deposit accounts offer you a place to save money and conduct daily transactions, as well as plan for the future and manage health care expenses. So it's important to choose accounts that fit your lifestyle and financial situation.



Enclosed is a chart that shows the features and benefits of each of our Checking and Savings Accounts. These accounts are the foundation of your financial stability. In addition, we provide a variety of other deposit account options to fit your needs.

## Certificates of Deposit (CDs) Individual Retirement Accounts (IRAs)

Many customers choose to save money through the use of CDs or IRAs. We offer CDs that range from 31 days to 60 months. Fixed rate IRAs are also available with a variety of opening balances and terms.

More information on all of these products is available on our website and in our branches. Please see a customer service representative for details.

## Health Savings Accounts (HSAs)

HSAs are a tax-advantaged way to pay for health care expenses. Although it's called a savings account, it actually functions as a checking account through the use of the free features including check card access Online Banking, EZPay and E-Statements.

## It's More Than Just a Product

At Heritage Bank, our many deposit account solutions are just one part of the full service relationship we offer our customers. And it's something we've been doing for more than 90 years!

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Your family. Your business. Your future.  
We provide financial solutions for life. *Your life.*



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309.362.2139



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## Checking

Some customers appreciate a low minimum balance, while others may be considering an interest-bearing checking account. At Heritage Bank, we always keep our customers in mind when creating products and services. As a result, the following checking account options offer a wide range of choices.

## Savings

From a basic savings account to a super savings account, we offer a range of options to meet each saver's needs. Savings transactions can be completed at any of our convenient locations and through our various electronic banking services.

Account Features	Free	Super	55+ Club	Advantage	Money Market	Regular	Smart Savers <sup>1</sup>	Super
<b>Minimum Balance To Open The Account</b>	\$50	\$50	\$50	\$50	\$2,500	\$50 (\$1 for Minors)	\$50	\$50
<b>Interest</b>	No	Balances over \$1,000 ( Multi Tiers )	All Balances ( One Rate )	All Balances ( One Rate )	Balances Over \$2,500 ( Tiered )	All Balances ( One Rate )	All Balances ( Tiered )	All Balances ( Tiered )
<b>Minimum Balance To Avoid A Fee</b>	\$0	\$1,000	\$1,000 Total Deposit Relationship	\$5,000 Total Deposit Relationship	\$2,500	\$100 (\$0 for Minors)	\$0	\$2,500
<b>Service Fee</b> ( if balances falls below minimum )	No Fee	\$10 Monthly	\$10 Monthly	\$10 Monthly	\$15 Monthly	\$6.50 Quarterly	No Fee	\$10 Monthly
<b>Withdrawals / Transfers With No Charge</b>	Unlimited	Unlimited	Unlimited	Unlimited	6 Per Calendar Month or Statement Cycle. ( including Money Market checks ) <sup>3</sup>	6 Per Calendar Month or Statement Cycle.	2 Per Quarter	6 Per Calendar Month or Statement Cycle.
<b>ATM or VISA® Check Card</b>	ATM or VISA® Check Card	ATM or VISA® Check Card	ATM or VISA® Check Card	ATM or VISA® Check Card	ATM	ATM	ATM	ATM
<b>Free Online Banking / Bill Payment</b>	Yes	Yes	Yes	Yes	Yes ( counts towards 6 pre-authorized transfers )	Online Banking Only	Online Banking Only	Online Banking Only
<b>Additional Benefits</b>	None	Free First Order of Checks	Heritage Discounts <sup>2</sup>	Heritage Discounts <sup>2</sup>	None	None	None	None
<b>Additional Options</b>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> <li>Overdraft Protection</li> </ul>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> <li>Overdraft Protection</li> </ul>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> <li>Overdraft Protection</li> </ul>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> <li>Overdraft Protection</li> </ul>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> </ul>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> </ul>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> </ul>	<ul style="list-style-type: none"> <li>E-Statements</li> <li>Combined Statements</li> <li>Mobile Banking</li> <li>TeleBanc</li> <li>Watchdog</li> </ul>

**1** Deposits must be made by automatic transfer from an existing Heritage Bank of Central Illinois checking account. In addition to automatic transfers, other deposits may be made in person at any time.

**2** Heritage discounts: FREE Basic Checks, No-Fee Cashiers Checks, No-Fee Money Orders, No-Fee License Stickers, No-Fee Single Signer Travelers Cheques and \$5 annual Safe Deposit Box discount.

**3** Unlimited in-person withdrawals/transfers.

For a complete disclosure of all account guidelines and details, fees or rates, please contact one of our customer service representatives.