

What Else You Should Know

- A link to another account or line of credit may be less expensive than an overdraft. A single larger overdraft will result in one fee, instead of multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile, online, and Cutele services to keep track of your balance. For financial education resources, please visit www.mymoney.gov.
- The \$30 Overdraft Fee that is charged if you overdraw your account is the same fee amount that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an Overdraft Fee or a Returned Item Fee of \$30. All fees and charges will be included as part of the Privilege Pay limit amount. Your account may become overdrawn more than the Privilege Pay limit amount because of a fee.
- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Overdraft Fee from funds that you deposit or that are deposited into your account may call us at (651) 451-5160.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Heartland will charge a Returned Item Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item Heartland may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
- For all accounts, there is no limit on the total Overdraft Fees per day we will charge.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post ACH credits before debits. ATM and debit card transactions are posted in the order in which the items are received. ACH items are presented throughout the day and posted from lowest to highest dollar amount. Paper checks are posted in check number order. However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Returned Item Fees assessed.
- Although under payment system rules, Heartland may be obligated to pay some unauthorized debit card transactions, Heartland will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your personal account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Privilege Pay limit and may also help you avoid overdrafts in excess of your available balance. If you consent to Extended Coverage on your personal account, it will remain on your account until it is otherwise withdrawn.
- Heartland authorizes and pays transactions using the available balance in your account. Heartland may place a hold on deposited funds in accordance with our Account Agreement and Disclosure Book, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Privilege Pay limit and any available Overdraft Protection and Ready Cash. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available Overdraft Protection and Ready Cash, but does NOT include the Privilege Pay Limit. For accounts with Extended Coverage, the Privilege Pay Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Privilege Pay amount is not included in your available balance provided through online banking, mobile banking, Cutele or Heartland's ATMs.
- Heartland will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, Heartland will not pay items if the available balance in your account (including the Privilege Pay limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- A Privilege Pay limit of \$1,000 will be granted to eligible Personal Checking accounts opened at least 60 days in good standing.
- A Privilege Pay limit of \$1,000 will be granted to eligible Business Checking accounts opened at least 60 days in good standing.
- Privilege Pay is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Privilege Pay may be suspended if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 20 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Privilege Pay limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Account Agreement and Disclosure Book. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Privilege Pay, please call us at (651) 451-5160 or visit a branch.