

PRODUCTS & SERVICES



PERSONAL BANKING

Deposits

- Checking
- Savings and Money Market Accounts
- Certificates of Deposit
- IRAs
- Health Savings Accounts
- CDARS

¹CDARS is sold through a third-party IntraFiNetwork. Please see a banker for more information.

Access Devices and Services

- ATM/Debit Card
- 24-Hour Telephone Banking
- Direct Deposit
- Automatic Loan Payment
- Free Online Banking
- Free Online Bill Pay
- Free eStatement
- Free Mobile Banking²
- Free Mobile Remote Deposit²
- GenGold®
- Domestic & International Wire Transfer Services
- Digital Wallet ready Debit Card (Apple Pay, Samsung Pay and Google Pay³)

²Message and data rates may apply from your wireless carrier. ³Google Pay, Google App Store and the Google Pay logo are trademarks of Google, LLC. Apple Pay and the Apple logo are registered trademarks of Apple Inc. App Store is a service mark of Apple Inc. Samsung Pay is a registered trademark of Samsung.

Packages

- Dubuque Bank & Trust, a division of HTLF Bank ATWORK

Loans

- Home Mortgage
- Home Equity
- Auto
- Construction Financing
- Buy Local Loans
- CD Secured Credit Builder

BUSINESS BANKING

- Commercial Real Estate Loans
- Business Line of Credit
- Business Term Loan
- Corporate & Small Business Credit Cards
- Small Business Checking
- Treasury Management
- Letters of Credit

Products and Services

- Online & Mobile Banking
- Merchant Services
- eDeposit-Remote Capture
- Positive Pay
- ACH Origination
- Lockbox
- Mobile Deposit Capture
- Domestic & International Wire Transfer Services

PRIVATE CLIENT SERVICES

Wealth Advisory Services

- Investment Management
- Trust Services
- Financial Planning
- Estate Administration
- Succession Planning
- IRAs

Products offered through Wealth Advisory Services are not FDIC insured, are not bank-guaranteed and may lose value.

Heartland Retirement Plan Services

- 401(k) Retirement Plans
- 403(b) Retirement Plans
- Profit Sharing Plans

Products offered through Heartland Retirement Plan Services are not FDIC insured, are not bank-guaranteed and may lose value.

Personal Insurance

- Auto
- Home
- Credit Life
- Umbrella

Not FDIC insured. No bank guarantee. Not a deposit. Not insured by a federal government agency. May lose value.

DB&T Investment Services

- Mutual Funds
- Education Savings
- Annuities
- Treasury Bills
- IRAs
- UITs and Bonds
- Life Insurance

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Dubuque Bank & Trust, a division of HTLF Bank or DB&T Investment Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using DB&T Investment Services, and may also be employees of Dubuque Bank & Trust, a division of HTLF Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Dubuque Bank & Trust, a division of HTLF Bank and DB&T Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Bank Deposits or Obligations	Not Bank Guaranteed	May Lose Value
Not issued by FDIC or any other Government Agency		

PRIVATE BANKING

An exclusive relationship established for busy professionals as well as business owners and executives. (Available in select markets only.)