

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

- Minnesota Bank & Trust ATWORK

Loans

- Home Equity
- Auto
- Credit Cards⁵
- Construction Financing
- Buy Local Loans
- CD Secured Credit Builder
- Home Loan⁴

⁴Minnesota Bank & Trust has partnered with a third-party mortgage originator to offer mortgage products and services to our customers. Please see a banker for more information. ⁵Credit cards are issued and serviced by HTLF Bank d/b/a HTLF Bank Card Services. Normal Underwriting guidelines apply.

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.

PRIVATE BANKING

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