

# PRODUCTS & SERVICES



## PERSONAL BANKING

### Deposits

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

<sup>1</sup>CDARS 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 Banking<sup>2</sup>
- Free Mobile Remote Deposit<sup>2</sup>
- GenGold®
- Domestic & International Wire Transfer Services
- Digital Wallet ready Debit Card (Apple Pay, Samsung Pay and Google Pay<sup>3</sup>)

<sup>2</sup>Message and data rates may apply from your wireless carrier. <sup>3</sup>Google 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

- FirstBank & Trust ATWORK

### Loans

- Home Mortgage
- Home Equity
- Auto
- Credit Cards<sup>4</sup>
- Construction Financing
- Buy Local Loans
- CD Secured Credit Builder

<sup>4</sup>Credit 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

### 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.)