HEARTLAND CREDIT UNION
5325 HIGH CROSSING BLVD
MADISON, WI 53718
800-362-3944 • WWW.HEARTLANDCU.ORG

Truth-in-Savings Disclosure – Checking Accounts

Checking Account Rate Schedule

Account Type	Dividend Rate	Annual Percentage Yield	Minimum Balance to Open	Minimum Balance to Earn APY	Dividend Compounding & Crediting/Dividend Period
Rewards Checking					
Qualified, $0 - $25,000	1.980%	2.00%			
Qualified, $25,000.01 and above	0.200%	0.20%	$50	$0	Monthly
Non-Qualified	0.100%	0.10%			
Heartland Checking	N/A	N/A	$50	N/A	N/A
MyFunds Checking	N/A	N/A	$50	N/A	N/A
Go Local Checking	0.200%	0.20%	$50	$0	Monthly
Health Savings Account (HSA)					
$250 – $2,499.99	0.100%	0.10%			
$2,500 – $4,999.99	0.120%	0.12%	$0	$250	Monthly
$5,000 – $14,999.99	0.180%	0.18%			
$15,000 and above	0.200%	0.20%			
Business Checking	0.050%	0.05%	$50	$10,000	Monthly

This *Truth-In-Savings Disclosure* provides important information concerning your account at Heartland Credit Union ("Credit Union") and is incorporated into the Master Account Disclosure, which governs your account. This disclosure may be changed from time to time, and notice of any such changes will be provided to account owners as required by law or regulation. The accounts described in this disclosure are those currently offered by the Credit Union as of the revision date shown below. If your account is not described here (if your account is no longer offered, and the terms of which have been "grandfathered"), please ask us for appropriate disclosures. **For Current Information -** The contents of this disclosure may change. For current rates and other information, visit one of our branches, call us at 1-800-362-3944, email us at ebranch@heartlandcu.org, or visit our website at www.heartlandcu.org. **Rate Information:** The Dividend Rate and Annual Percentage Yield ("APY") applicable to your account are shown in the above. The dividend rate and APY are the prospective rates we anticipate paying at the end of the current dividend period, and may change at any time and by any amount, as determined by the board of directors. **Special Rate Information for Rewards Checking Accounts:** The dividend rate and APY applicable to Rewards Checking accounts is determined by your use of the account. A Rewards Checking account is *qualified* if you satisfy the following four requirements each month: you must be enrolled in e-statements; you must log on to Online Banking at least once in the calendar month; your Rewards Checking account must receive at least one ACH deposit; and at least 12 debit card purchase transactions must post to your Rewards Checking account during the calendar month. Rewards Checking accounts that meet these four requirements in a calendar month are *qualified*; all others are *non-qualified*. Your Rewards Checking account is deemed *qualified* or *non-qualified* for the dividend period on the last day of each month. If your account is *qualified*, the dividend rate and APY for the "$0 - $25,000" tier will apply to the portion of your average daily balance up to $25,000 and the dividend rate and APY for the "$25,000.01 and above" tier will apply to the portion of your average daily balance greater than $25,000. If your account is *non-qualified*, the dividend rate and APY for the "Non-Qualified" tier will apply to your entire average daily balance. **Special Rate Information for Health Savings Accounts:** The dividend rate and APY applicable to your Health Savings Account will be determined by the tier in which your account balance lies at the end of each day, and such dividend rate and APY will apply to the entire account balance that day. **Compounding and Crediting:** Dividends will be compounded and credited with the frequency shown in the above. The dividend period for your account is shown above. The following example shows how the dividend period works: the first quarterly dividend period of the calendar year will begin on January 1 and end on March 31; alternatively, the first monthly dividend period of the calendar year will begin on January 1 and end on January 31. All other dividend periods follow this same pattern. The dividend declaration date is the last day of the period. **Early Account Closure:** If you close your account before dividends are credited, you will not receive accrued dividends. **Minimum Balance Requirements:** The minimum balance required to open and to earn the disclosed APY is shown in the above. You must have a minimum balance of the amount shown at the end of each day to obtain the disclosed APY. You must maintain a minimum balance of $25 in a Membership Savings Account at all times. **Balance Computation Method:** For all checking accounts which earn dividends except Rewards Checking Accounts, dividends are calculated by the daily balance method, which applies a daily periodic rate to the principal in your account each day. For Rewards Checking Accounts, dividends are calculated by the average daily balance method which applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the balance in the account for each day of the period and dividing that figure by the number of days in the period. **Accrual of Dividends:** Dividends will begin to accrue on the business day you deposit noncash items (e.g., checks) to your account. **Fees and Charges:** The fees and charges that may be assessed against your account are disclosed in the *Fee Schedule*. **Notice of Withdrawal:** The Credit Union reserves the right to require 30 days' notice prior to any withdrawal. **Additional Terms and Conditions:** Your account is subject to all terms and conditions described in the *Master Account Disclosure*. **Special Rules for Tax-Advantaged Accounts**: If your account is designated as part of a tax-advantaged arrangement [indicated when "IRA" (Individual Retirement Arrangement, "CESA" (Coverdell Education Savings Account or "HSA" (Health Savings Account) appears in the Account Type or on the Certificate Receipt], your account is subject to the terms and conditions of the trust or custodial agreement which governs your tax-advantaged arrangement. **Nature of Dividends:** Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. The liability for dividends declared by the board of directors on savings and certificate of deposit accounts will terminate without penalty to the credit union upon the credit union entering an involuntary dissolution procedure, or if the Director of the Office of Credit Unions takes possession of the credit union under s. 186.235 (11), Stats. Upon dissolution, the Director of the Office of Credit Unions will determine the priority of payout of the various classifications of savings. **Non-Transferability/Non-Negotiability:** Your account is non-transferable and non-negotiable. You may not pledge the funds in your account to secure any obligation of an owner, except for obligations to the Credit Union. **National Credit Union Share Insurance Fund:** Member accounts in Heartland Credit Union are federally insured by the National Credit Union Share Insurance Fund.

Revised 7/1/2012