



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

# SHARE ACCOUNT RATE SCHEDULE

**Effective November 28, 2018.** This document provides important information concerning your account(s) 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. 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.

## SAVINGS ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield	Compounding & Crediting/ Dividend Period	Minimum Balance to Earn APY	Minimum Balance to Avoid a Fee	Minimum Balance to Open
<b>Membership Savings</b>	0.100%	0.10%	Quarterly	\$100	N/A	\$25
<b>Special Purpose Savings</b>	0.100%	0.10%	Quarterly	\$100	N/A	\$0
<b>Holiday Savings*</b>	0.100%	0.10%	Quarterly	\$200	N/A	N/A*
<b>Vacation Savings*</b>	0.100%	0.10%	Quarterly	\$75	N/A	N/A*
<b>Platinum Money Manager Savings; Platinum Money Manager Traditional IRA</b>						
\$0 - \$24,999.99	0.080%	0.08%	Monthly	\$0	N/A	\$0
\$25,000 - \$49,999.99	0.200%	0.20%				
\$50,000 - \$99,999.99	0.300%	0.30%				
\$100,000 - \$199,999.99	0.400%	0.40%				
\$200,000 - \$499,999.99	0.500%	0.50%				
\$500,000 and above	0.600%	0.60%				
<b>Heartland Money Market Savings</b>						
\$0 - \$49,999.99	0.000%	0.00%	Monthly	\$50,000	N/A	\$0
\$50,000 - \$99,999.99	0.800%	0.80%				
\$100,000 - \$149,999.99	0.900%	0.90%				
\$150,000 - \$199,999.99	1.000%	1.00%				
\$200,000 and above	1.240%	1.25%				
<b>Traditional IRA, Roth IRA, or CESA Savings</b>	0.150%	0.15%	Quarterly	\$100	N/A	\$0

## CHECKING ACCOUNTS

Account Type	Dividend Rate	Annual Percentage Yield	Compounding & Crediting/ Dividend Period	Minimum Balance to Earn APY	Minimum Balance to Avoid a Fee	Minimum Balance to Open
<b>Heartland Checking</b>	This account does not earn dividends				N/A	\$0
<b>Dividend Checking</b>	0.150%	0.15%	Monthly	\$1,500	\$1,500	\$1,500
<b>Business Checking</b>	0.050%	0.05%	Quarterly	\$10,000	N/A	\$0
<b>Health Savings Account Checking</b>						
\$250.00 - \$2,499.99	0.100%	0.10%	Quarterly	\$250	N/A	\$0
\$2,500.00 - \$4,999.99	0.120%	0.12%				
\$5,000.00 - \$14,999.99	0.180%	0.18%				
\$15,000 and above	0.200%	0.20%				
<b>Rewards Checking*</b>						
Qualified, \$0 - \$25,000	1.000%	1.00%	Monthly	\$0	N/A	N/A*
Qualified, \$25,000.01 and above	0.050%	0.05%				
Non-Qualified	0.050%	0.05%				
<b>Go Local Checking*</b>	0.200%	0.20%	Monthly	\$0	N/A	N/A*
<b>Regular Checking*</b>	This account does not earn dividends				N/A	N/A*
<b>Master Checking*</b>	0.050%	0.05%	Monthly	\$2,000	N/A	N/A*
<b>Prime Times Checking*</b>	0.050%	0.05%	Monthly	\$2,000	N/A	N/A*
<b>Business Checking*</b>	This account does not earn dividends				N/A	N/A*
<b>Small Business Checking*</b>	This account does not earn dividends				N/A	N/A*

\*These accounts are no longer offered; information shown is only for disclosure requirements related to existing accounts.

**CERTIFICATE ACCOUNTS**

Account Term	Dividend Rate		Annual Percentage Yield	Minimum Balance to Open, Maintain and Earn APY	Compounding & Crediting/ Dividend Period	Early Withdrawal Penalty (Days)
	Monthly Dividend Period	Quarterly Dividend Period				
3 Month	0.400%	0.400%	0.40%	\$500	Monthly or Quarterly (at your option) and at Maturity	180 Days
6 Month	0.500%	0.500%	0.50%	\$500		
9 Month Special	1.740%	1.740%	1.75%	\$5,000		
12 Month	0.750%	0.750%	0.75%	\$500		
12 Month "Add-On"	0.650%	0.650%	0.65%	\$250		
13 Month Special	2.090%	2.090%	2.10%	\$50,000		
18 Month	0.800%	0.800%	0.80%	\$500		
21 Month Special	2.180%	2.180%	2.20%	\$5,000		
24 Month	0.900%	0.900%	0.90%	\$500		
30 Month	1.000%	1.000%	1.00%	\$500		
36 Month	1.290%	1.290%	1.30%	\$500		
37 Month Special	2.280%	2.280%	2.30%	\$5,000		
48 Month	1.390%	1.390%	1.40%	\$500		
60 Month	2.470%	2.480%	2.50%	\$500		

**TRUTH-IN-SAVINGS DISCLOSURE**

Unless otherwise specified, the following terms and conditions apply to all accounts described in this document. **Rate Information:** The Dividend Rate and Annual Percentage Yield ("APY") applicable to your account are shown in the applicable table. For savings and checking accounts, the dividend rate and APY are the prospective rates we anticipate paying at the end of the current dividend period; rates may change at any time and by any amount. For certificate accounts, the dividend rate and APY are fixed for the term of the account. The APY and dividend rate assume that dividends are to be added to principal; if you request that dividends be paid to a different account or mailed to you, the APY will be equal to the dividend rate. **Special Rate Information for Rewards Checking Accounts:** The dividend rate and APY applicable to a Rewards Checking account 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 Platinum Money Manager Savings, Heartland Money Market Savings and Health Savings Account Checking Accounts:** The dividend rate and APY applicable to your account will be determined by the tier in which your account balance lies at the end of each day, and that dividend rate and APY will apply to the entire account balance that day. **Special Rate Information for Go Local Checking Accounts:** Period shown applies to "Crediting" and "Dividend Period" only. After crediting, dividends are automatically distributed to a third-party. Therefore, compounding does not apply. **Compounding and Crediting:** Dividends will be compounded and credited with the frequency shown in the applicable table, and the dividend period for your account is shown in the applicable table. 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:** For savings and checking accounts, if you close your account before dividends are credited, you will not receive accrued dividends. For certificate accounts, if you close your account before dividends are credited, you will receive accrued dividends. **Minimum Balance Requirements:** The minimum balance required to open and to earn the disclosed APY is shown in the applicable table. You must maintain a minimum balance of \$25 in a Membership Savings Account at all times. For all dividend bearing accounts except Rewards Checking, you must have a minimum balance of the amount shown at the end of each day to obtain the disclosed APY. For Rewards Checking, you must have a minimum average daily balance of the amount shown during the dividend period to obtain the disclosed APY. For Dividend Checking, you must maintain a minimum balance of the amount shown to avoid a fee as disclosed in the *Fee Schedule*. **Balance Computation Method:** For all savings accounts, all checking accounts which earn dividends except Rewards Checking, and all certificate 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, 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*. **Transaction Limitations:** For savings accounts, during any calendar month you may not make more than six withdrawals or transfers to another credit union account of yours or to a third party by means of a preauthorized, automatic or computer transfer, or telephonic order or instruction. If you exceed these transfer limitations in any calendar month, your account will be subject to closure by the credit union, to a fee of the amount shown on the *Fee Schedule*, and/or your request may be refused. For certificate accounts without the words "Add-On" in the account title, after the account is opened you may not make any deposits into the account until the maturity date. **Special Rules for Certificate Accounts:** **Maturity Date:** The maturity date of your account is shown on your *Account Receipt* or *Renewal Notice*. **Early Withdrawal Penalties:** We may impose a penalty if you withdraw any of the dividends or principal before the maturity date. The penalty will be an amount equal to the number of days shown in the Certificate Accounts table, multiplied by the entire portion of principal and interest you withdraw, multiplied by the daily periodic dividend rate on your account. The calculated penalty may be withdrawn from your account principal or earnings at our discretion. We may waive this penalty if the withdrawal is following the death of the account owner, on automatic distributions of dividends, or if your account is a tax-advantaged account and the IRS would not impose a penalty for early distribution. **Renewal Policies:** Unless you instruct us otherwise, your certificate account will automatically renew at maturity. A notice of your renewal options will be sent to you at least 20 days before the maturity date. You will have a grace period of 10 business days beginning on the maturity date during which the early withdrawal penalty will be waived. **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 term share (certificate) accounts and passbook savings 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

nontransferable 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.