



CHANGE IN TERMS NOTICE

This is a notice of change to the Terms and Conditions of your account with Heartland Credit Union. Effective October 1, 2022, your accounts shall be governed by the updated Master Account Disclosure. Please see the highlighted changes below. To obtain a copy of the full Master Account Disclosure, Truth in Savings Disclosure, and Fee Schedule, contact us at 608-282-7000 or 800-362-3944, or ebranch@heartlandcu.org.

Product	Current	Change
Membership Savings, Special Purpose Savings, Saver's Sweepstakes, Roth IRA Savings, Traditional IRA Savings, Coverdell IRA Savings, Business Checking, HSA Checking	<ul style="list-style-type: none"> Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements 	<ul style="list-style-type: none"> Dividend compounded and credited monthly Dividend period is monthly Monthly statements (Please note: paper statement fee is \$3.00 per month, eStatement fee is \$0.00)
Inactive membership fee	<ul style="list-style-type: none"> \$15 per month after 12 months inactive Balance below \$100 	<ul style="list-style-type: none"> \$15 per month after 13 months inactive Balance below \$250
Membership reinstatement fee within 90 days of closed account	<ul style="list-style-type: none"> First occurrence \$20 Second occurrence \$30 Third occurrence \$50 	<ul style="list-style-type: none"> \$0.00
Statements returned undeliverable	<ul style="list-style-type: none"> \$10 each 	<ul style="list-style-type: none"> \$5 each
Debit card fees	<ul style="list-style-type: none"> Transaction at ATM outside PULSE network \$2 each Merchant draft retrieval fee \$10 each ATM empty envelope deposit \$50 each 	<ul style="list-style-type: none"> \$0.00