

Heartland Credit Union
5325 High Crossing Blvd
Madison, WI 53718



<date>

<first name> <last name>

<address>

<city> <state> <zip>

CHANGE IN TERMS NOTICE

This is a notice of change to the Terms and Conditions of your account with Heartland Credit Union (formally Dane County Credit Union). Effective October 1, 2022, your accounts shall be governed by the updated Master Account Disclosure. Please see the enclosed insert for the highlighted changes. 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.

Share Products		
Product	Current	Change
Regular Share Savings/Great Dane Savers/#mymoney (01)	<ul style="list-style-type: none"> Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements 	<ul style="list-style-type: none"> Account change to Membership Savings Dividend compounded and credited monthly Dividend period is monthly Monthly statements
Relationship Builder Savings (05)	<ul style="list-style-type: none"> \$5.95 monthly fee Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements 	<ul style="list-style-type: none"> Account change to Membership Savings \$0.00 monthly fee Dividend compounded and credited monthly Dividend period is monthly Monthly statements
Saver's Sweepstakes (10)	<ul style="list-style-type: none"> Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements \$100 minimum to earn dividends 	<ul style="list-style-type: none"> Dividend compounded and credited monthly Dividend period is monthly Monthly statements \$25 minimum to earn dividends
Credit Builder (13)	<ul style="list-style-type: none"> Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements \$100 minimum to earn dividends Rate = 0.00% 	<ul style="list-style-type: none"> Account change to Special Purpose Savings Dividend compounded and credited monthly Dividend period is monthly Monthly statements \$200 minimum balance to earn dividends Rate = 0.03%
Savings Booster (14)	<ul style="list-style-type: none"> Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements Tiered dividend rate <ul style="list-style-type: none"> \$0-100 = 0.00% \$100-5000 = 0.03% \$5000+ = 0.03% 	<ul style="list-style-type: none"> Account change to Special Purpose Savings Dividend compounded and credited monthly Dividend period is monthly Monthly statements \$200 minimum balance to earn dividends, no tiers Rate = 0.03%
Sub-Savings/Savings Builder (15) thru (29)	<ul style="list-style-type: none"> Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements \$100 minimum balance to earn dividends 	<ul style="list-style-type: none"> Account change to Special Purpose Savings Dividend compounded and credited monthly Dividend period is monthly Monthly statements \$200 minimum balance to earn dividends
Holiday Savings (35)	<ul style="list-style-type: none"> Dividend compounded and credited quarterly Dividend period is quarterly Quarterly statements \$100 minimum balance to earn dividends 	<ul style="list-style-type: none"> Account change to Special Purpose Savings Dividend compounded and credited monthly Dividend period is monthly Monthly statements \$200 minimum balance to earn dividends Discontinuing annual November 1 automatic transfer
Money Market (40)	<ul style="list-style-type: none"> \$2,000 to open Tiers <ul style="list-style-type: none"> \$0-\$1,999 = 0.00% \$2,000-\$9,999 = 0.06% \$10,000-\$24,999 = 0.06% \$25,000-\$49,999 = 0.08% \$50,000-\$99,999 = 0.10% 	<ul style="list-style-type: none"> Account change to Platinum Money Manager \$0 minimum to open Tiers <ul style="list-style-type: none"> \$0-\$24,999 = 0.06% \$25,000-\$49,999 = 0.08% \$50,000-\$99,999 = 0.10%

	<ul style="list-style-type: none"> ○ \$100,000+ = 0.12% 	<ul style="list-style-type: none"> ○ \$100,000-\$199,999 = 0.12% ○ \$200,000-\$499,999 = 0.15% ○ \$500,000+ = 0.18%
Money Market Premium (45)	<ul style="list-style-type: none"> • \$5,000 to open • Tiers <ul style="list-style-type: none"> ○ \$0-\$4,999 = 0.00% ○ \$5,000-\$24,999 = 0.06% ○ \$25,000-\$49,999 = 0.08% ○ \$50,000-\$99,999 = 0.10% ○ \$100,000-\$199,999 = 0.12% ○ 200,000+ = 0.15% 	<ul style="list-style-type: none"> • Account change to Platinum Money Manager • \$0 minimum to open • Tiers <ul style="list-style-type: none"> ○ \$0-\$24,999 = 0.06% ○ \$25,000-\$49,999 = 0.08% ○ \$50,000-\$99,999 = 0.10% ○ \$100,000-\$199,999 = 0.12% ○ \$200,000-\$499,999 = 0.15% ○ \$500,000+ = 0.18%
Premium Checking (70)	<ul style="list-style-type: none"> • Overdraft de minimus \$5 • Requirements to earn dividends: <ul style="list-style-type: none"> ○ 12 debt card transactions per month ○ Online banking ○ eStatements • Tiers <ul style="list-style-type: none"> ○ \$0-\$2,000 = 0.00% ○ \$2,000.01-\$20,000 = 0.40% ○ \$20,000.01+ = 0.03% 	<ul style="list-style-type: none"> • Account change to Rewards Checking • Overdraft Privilege program discontinued • Overdraft de minimus \$25 • Requirements to earn dividends: <ul style="list-style-type: none"> ○ 12 posted debit card transactions per month ○ 1 ACH posted deposit ○ eStatements • Tiers <ul style="list-style-type: none"> ○ Qualified, \$0-\$25,000=0.20% ○ Qualified, \$25,001+ = 0.03% ○ Non-Qualified = 0.03%
Relationship Builder Checking (74)	<ul style="list-style-type: none"> • Overdraft de minimus \$5 	<ul style="list-style-type: none"> • Overdraft Privilege program discontinued • Overdraft de minimus \$25
Classic Checking (75) (76)	<ul style="list-style-type: none"> • Overdraft de minimus \$5 	<ul style="list-style-type: none"> • Account change to Heartland Checking • Overdraft Privilege program discontinued • Overdraft de minimus \$25
Small Business Checking (77)	<ul style="list-style-type: none"> • Overdraft de minimus \$5 • \$1,000 minimum to earn dividends • Dividend compounded and credited quarterly • Dividend period is quarterly • Quarterly statements • \$0.25 fee per transaction (checks, cash, ACH, debit card) over 200 per month 	<ul style="list-style-type: none"> • Account change to Business Checking • Overdraft Privilege program discontinued • Overdraft de minimus \$25 • \$10,000 minimum to earn dividend • Dividend compounded and credited monthly • Dividend period is monthly • Monthly statements • No per transaction fee
Regular Business Checking (78)	<ul style="list-style-type: none"> • \$5,000 minimum to earn dividends • Dividend compounded and credited quarterly • Dividend period is quarterly • Quarterly statements • \$0.25 fee per transaction (checks, cash, ACH, debit card) over 200 per month 	<ul style="list-style-type: none"> • Account change to Business Checking • Overdraft Privilege program discontinued • \$10,000 Minimum to earn dividend • Dividend compounded and credited monthly • Dividend period is monthly • Monthly statements • No per transaction fee
Open Passbook IRA (80), Roth IRA Passbook (81), Educational IRA Savings (82)	<ul style="list-style-type: none"> • \$250 minimum to earn dividend • Dividend compounded and credited quarterly • Dividend period is quarterly • Quarterly statements 	<ul style="list-style-type: none"> • \$100 minimum to earn dividend • Dividend compounded and credited monthly • Dividend period is monthly • Monthly statements
Beneficiary IRA (83)	<ul style="list-style-type: none"> • \$250 minimum to earn dividend • Dividend compounded and credited quarterly • Dividend period is quarterly • Quarterly statements 	<ul style="list-style-type: none"> • Account change to Traditional IRA Savings • \$100 minimum to earn dividend • Dividend compounded and credited monthly

		<ul style="list-style-type: none"> • Dividend period is monthly • Monthly statements
Health Savings Account (85)	<ul style="list-style-type: none"> • \$100 minimum to earn dividends • Rate=0.15% 	<ul style="list-style-type: none"> • Tiered accounts <ul style="list-style-type: none"> ○ \$250-\$2,499 = .05% ○ \$2,500-\$4,999 = .07% ○ \$5,000-\$14,999 = 12% ○ \$15,000 = .15%
Fees		
Product	Current	Change
Mailed statement fee	<ul style="list-style-type: none"> • \$2.00 per month 	<ul style="list-style-type: none"> • \$3.00 per month (Please note: eStatement fee is \$0.00)
Inactive membership fee	<ul style="list-style-type: none"> • \$5 per month after 15 months inactive • Balance below \$225 	<ul style="list-style-type: none"> • \$15 per month after 13 months inactive • Balance below \$250
Debit card emergency replacement	<ul style="list-style-type: none"> • \$85 	<ul style="list-style-type: none"> • \$0.00
Bill Pay Service Fees	<ul style="list-style-type: none"> • Same day \$9.95 each • Rush delivery \$14.95 each • TransferNow next day transfers to/from DCCU accounts \$2.95 each 	<ul style="list-style-type: none"> • Expedited \$21.50

Rates current as of August 1, 2022 and are subject to change.