

To assist in opening your new account, we request the following:

Sole Proprietor/DBA

Owner's Social Security Number **or**
Taxpayer Identification Number (TIN)

Limited Liability Company (LLC)

- TIN of LLC
- AND { Articles of Organization **or**
Operating Agreement

Partnership

- TIN of Partnership
- AND { Partnership Agreement **or**
Certificate of Partnership

Not-For-Profit Organization

- TIN of Organization
- If incorporated, follow corporation guidelines
- If Tax Exempt { IRS documentation **or**
Federal tax return
- If not tax-exempt, authorization letter

Corporation

- TIN of Corporation
- Articles of Incorporation

Our Beginnings

*"It's nice to be important,
but it's more important to be nice."*



These insightful words came from M.B. Drake, banking pioneer of the Drake family. His philosophy set the tone for our approach to customer service and treating customers with respect.

Continuing Tradition

Following military service in World War II and graduation from the University of Illinois, M.B.'s son, George Drake, pursued a banking career. In 1964, George and other investors purchased a bank in El Paso, Illinois. He also founded Heartland Bancorp, Inc. in 1981 and remains an active Board Member.

After graduation from the University of Illinois, both of George's sons, continued in the family banking tradition. Since 1979, Allen has held positions such as Chairman of the Board and Manager of our El Paso locations. Now retired, Allen continues to serve as a member of our Board of Directors.



George Drake (center) pictured with his sons Allen (left) and Fred (right).

Leadership Today

George's youngest son, Fred, began his banking career as a teenager and became a community banker after college graduation in 1982. He currently serves as our Chairman, and CEO.

A conservative businessman, Fred leads Heartland Bank with experience and wisdom gained from his family's long-term success in the banking industry.

CORPORATE OFFICE

401 N. Hershey Road • Bloomington, IL

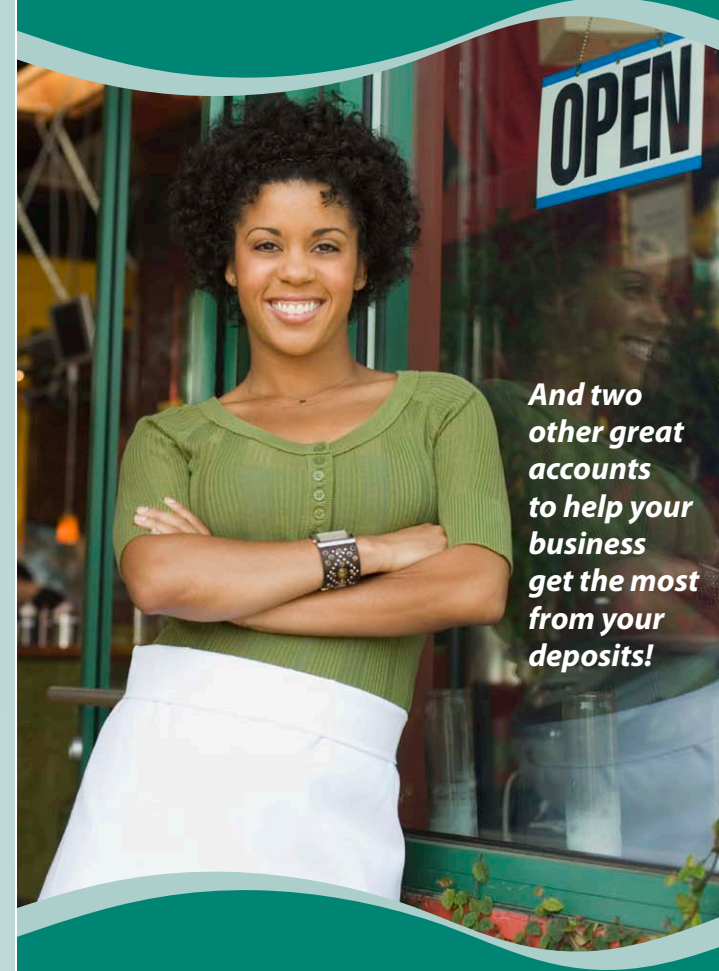
For locations visit: hbtbank.com

Customer Care Center: 888-897-2276

In Bloomington-Normal, please call 662-4444

10/2012D-CCB © Heartland Bank and Trust Company

Totally Free Business Checking



And two other great accounts to help your business get the most from your deposits!

 **Heartland Bank** and Trust Company
MEMBER FDIC

We have an account that's right for you!

3 EASY QUESTIONS to find the right account for you:

1. Will you have cash management needs such as employee direct deposit or fraud protection?

Yes » Commercial Checking

No
≡

2. Will your business have more than 500 items* each month?

Yes » Commercial Checking

No
≡

3. Is your business a sole proprietorship or a non-profit organization?

Yes » Will you always keep more than \$2,500 in your business checking account?

Yes » Business Checking with Interest

No » Totally Free Business Checking

No »

Totally Free Business Checking

Plus, we'll give you up to \$25 for your old debit cards and unused checks!

Open a business checking account and get a FREE GIFT today!



Totally Free Business Checking

Perfect for most businesses!

- No minimum balance
- No monthly service charge
- 500 FREE monthly transaction items, only 25¢ each thereafter*
- Deposit up to \$10,000 in currency per month FREE^

Business Checking with Interest

For qualifying sole proprietors and not-for-profit organizations!

- Competitive interest
- 500 FREE monthly transaction items, only 25¢ each thereafter*
- Only \$2,500 minimum balance to avoid a low monthly fee of \$8
- Deposit up to \$10,000 in currency per month FREE^

Commercial Checking

For high transaction volume or cash management services!

- Earnings credit allowance may offset activity fees
- Only \$12 monthly service charge
- Transaction items are just 15¢ each*
- Deposit up to \$10,000 in currency per month FREE^

Save time and money

We can help you with these services today:

- FREE Business Debit Card**
Make purchases, track business expenses, and get 24/7 ATM access.
- FREE Online Banking & Bill Pay**
Go online anytime to make payments, transfer funds, and view all of your statements. Convenience doesn't just happen 9 to 5, it works overtime.
- FREE eStatements**
Eliminate paper waste and enjoy secure online access to your checking account statement by opting for electronic delivery.
- Savings Plans**
Manage your money and enhance your earning power with one of our CDs, savings, or money market accounts.
- FREE Personal Checking**
Totally Free Checking has no monthly service or per check fees and no minimum balance! Plus, it has loads of FREE features!
- FREE Mobile Banking**
Bank where and when you want with Web, App or Text Banking.
- Business Credit Card(s)**
Our competitive credit card rates are designed for businesses like yours.
- Fraud Alerts: Phone • Email**
Let us know the best way to contact you if we notice any suspicious activity in your account(s).
Note: Phone alerts limited to M - F from 8 a.m. - 9 p.m.

Additional Business Services:

- **Treasury /Cash Management Services**
Remote Deposit • Fraud Protection • Lockbox
- **Commercial Account Manager**
- **Merchant Services**

* Transaction items include all debit and credits.

^ Includes coin and currency. Just \$1.50 per \$1,000 deposited over \$10,000.

Minimum opening deposit is only \$50. Bank rules and regulations apply.