


Welcome to the **Heartland Family!**



Transition Guide

   #FeelGoodBanking

Member FDIC NMLS# 440231  Equal Housing Lender

Welcome to Heartland Bank!

As a loyal Victory Community Bank client, you've come to expect excellent service from your bank, and you can count on the same great banking experience with us. As a new Heartland Bank client, you'll have access to many additional products and services to make banking even easier and more convenient.

You'll find all the details about your new banking relationship in this Transition Guide. Our goal is to make your transition as smooth as possible, and while most of the work is ours, there are a few things we need from you. You will find instructions for any actions you need to complete before the change from Victory to Heartland in the pages that follow.

Once again, welcome! We look forward to serving you.

Sincerely,



A handwritten signature in blue ink that reads "G. Scott McComb".

**G. Scott
McComb**
Chairman & CEO



A handwritten signature in blue ink that reads "Carrie Almendinger".

**Carrie
Almendinger**
EVP & CFO



A handwritten signature in blue ink that reads "Brian T. Mauntel".

**Brian T.
Mauntel**
President & COO

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Key Dates

What to Expect & When

Look closely for the 'action item' icons throughout this guide that identify necessary actions on your part.

ACTION ITEM!

Early September

- Debit Cards: your new chip-enabled Heartland Bank card(s) will be mailed beginning the week of September 21, 2020. **The card(s) will be sent in plain, unmarked envelopes.** They will have an Activation Call-in number attached to activate the card(s) and select your PIN.
- Checks: your new Heartland Bank checks will be mailed beginning the week of September 14, 2020.
- **ATTENTION BILL PAY USERS:** payee details like account numbers, addresses, due dates, phone numbers, etc.; transaction history; and any automatic/recurring payments you have scheduled will not be transferred to Heartland's Bill Pay system. All payees and automatic recurring payments will need to be documented from the Victory Community Bank (VCB) bill pay system before re-establishing these in Heartland's Bill Pay. **ACTION ITEM!**

Friday, September 25, 2020

- Online Banking: any transfers made from the VCB site must be initiated before 1:00 p.m.
- Bill Pay: new bill payments must be initiated before 1:00 p.m.
- Mobile Banking: VCB mobile app will be disabled at 1:00 p.m.

Saturday – Sunday, September 26 - 27, 2020

- Banking Office Hours: all VCB branches will be closed - ATMs are available 24/7.
- Conversion Begins: transition of VCB accounts to Heartland Bank will begin.
- Debit card usage: continue using your current VCB Debit card(s) on both days.

Monday, September 28, 2020

- Banking Office Hours: VCB offices will reopen as Heartland Bank at 9:00 a.m.
- Online Banking: Online Banking and Bill Pay will be available at 8:00 a.m. on **Heartland.Bank**. You must enroll in Heartland Bank Online Banking through **Heartland.Bank**. **ACTION ITEM!**
- Bill Pay: **re-enrollment is required.** After your enrollment in Online Banking, set up your Bill Pay and re-establish any recurring payments and electronic bill requests. **ACTION ITEM!**
- Mobile App: the Heartland Bank Mobile App will be available for download on the Apple® App Store and Google™ Play. **ACTION ITEM!**
- You may now use your new Heartland Bank Debit and Health Savings cards. If you have not already done so, activate and select a new PIN for the Heartland Bank card(s) that you received earlier in September. **ACTION ITEM!**
- Loans in Process: loans in process will be completed under Heartland Bank.

Meet Your NEW CARD!

Your New Heartland Bank Card... Simple. Fast. Secure.



No cash? No problem!

Use your Heartland Bank debit or credit card(s) to pay the easy, secure and private way at hundreds of thousands of brick and mortar stores, online retailers and in participating apps. Carry your card(s) in a digital format on your mobile device.



CardValet® is our card protection mobile app available for download to your device to control debit and credit card usage – right from your fingertips! This easy-to-use mobile app is convenient and secure and a perfect tool to stay one step ahead of fraud!



Can't get to a Heartland Bank ATM? Visit any ATM listed on the MoneyPass® ATM Network at thousands of convenient locations coast to coast, giving you more choices for accessing your accounts, and all are surcharge-free!



Personal Deposit Accounts

Our goal is to provide detailed transition information for a worry-free experience as your account information transitions from Victory Community Bank to Heartland Bank.



PLEASE NOTE:

**Your account number will remain the same;
however, the routing number will change.**

HEARTLAND BANK ROUTING NUMBER: 044109336

If you have any questions or concerns, please call your local branch.

Checking Accounts

If your current Victory Community Bank checking account type is...	Effective Sept. 28, 2020, your new checking account will be...	Description of your new account
Victory Freedom Checking Victory Student Checking Victory Virtual Checking	Heartland Free Checking	<ul style="list-style-type: none"> No minimum daily balance No monthly maintenance fee Free VISA debit card, online & mobile banking, paper and statements
Victory Fresh Start Checking	Heartland Basic Checking	<ul style="list-style-type: none"> \$7 monthly maintenance fee (waived with \$600 minimum daily balance) 20 free debits per statement cycle; thereafter, \$.30 per debit (waived with \$1,000 minimum daily balance) Free online & mobile banking, paper and statements
Victory VIP Mortgage Checking Victory Freedom Plus Checking Victory Exclusive Checking	Heartland Premium Checking	<ul style="list-style-type: none"> Interest bearing with \$2,500 minimum daily balance \$7 monthly maintenance fee (waived with \$600 minimum daily balance) 20 free debits per statement cycle; thereafter, \$.30 per debit (waived with \$1,000 minimum daily balance) Free cashier's checks Free VISA debit card, online & mobile banking, paper and statements
Victory High Yield MMDA	Heartland Money Market Savings	<ul style="list-style-type: none"> Tiered interest rate with limited check-writing capability Six free debits per month; thereafter, \$15 per debit \$10 monthly maintenance fee (\$10,000 minimum daily balance to waive maintenance fee) Free VISA debit card, online & mobile banking, paper and statements

Savings Accounts

If your current Victory Community Bank savings account type is...	Effective Sept. 28, 2020, your new savings account will be...	Description of your new account
Victory Savings Victory Holiday Savings Minor Savings	Heartland Basic Savings	<ul style="list-style-type: none"> Interest paid on balances of \$50 or more Six free debits per month; thereafter, \$.50 per debit Free online & mobile banking, paper and statements
Victory VIP Mortgage Savings Victory Exclusive Savings	Heartland Premium Savings	<ul style="list-style-type: none"> Tiered interest rate Six free debits per month; thereafter, \$15 per debit \$5 monthly maintenance fee (waived with \$500 minimum daily balance) Free online & mobile banking, paper and statements
Victory Health Savings Account	Heartland Health Savings Account	<ul style="list-style-type: none"> Tiered interest rate \$4 monthly maintenance fee (waived with \$1,500 minimum daily balance or ownership of an additional Heartland Bank deposit account) Free VISA debit card, online & mobile banking, paper and statements

For complete account details including interest rates and fees, please see the accompanying Deposit Account Disclosure booklet.



Certificate of Deposit and Individual Retirement Account Clients:

CDs and IRAs will not change until the maturity date of the product. At maturity, please contact your Heartland Banker to discuss your options.

Please note: if your product auto-renews, the product terms and rate could change.

Business Deposit Accounts

Your business is our business, especially during this transition. We are in this together!

Checking Accounts

If your current Victory Community Bank checking account type is...	Effective Sept. 28, 2020, your new checking account will be...	Description of your new account
Small Business Plus Checking Victory Commercial Checking Victory Small Business Checking Victory Basic Business Checking Civic & Community Checking	Heartland Free Business Checking	<ul style="list-style-type: none"> No monthly maintenance fee No minimum daily balance 100 free items per month; thereafter, \$0.385 per item Free VISA debit card, online & mobile banking, paper and statements
Victory Business Checking	Heartland Business Checking	<ul style="list-style-type: none"> \$7.75 monthly maintenance fee 50 free items per month; thereafter, \$0.18 per item Earnings allowance may offset some or all monthly service charges Free VISA debit card, online & mobile banking, paper and statements
Victory High Yield Business MMDA	Heartland Business Money Market Savings	<ul style="list-style-type: none"> 30 free deposit items per month; thereafter, \$0.18 per deposited item Six free debit items per month; thereafter, \$15 per debit \$15 monthly maintenance fee (waived with \$5,000 minimum daily balance) Free VISA debit card, online & mobile banking, paper and statements
Victory IOLTA / IOTA Checking	IOTA (Lawyers Trust)	<ul style="list-style-type: none"> Interest bearing with \$1,000 minimum daily balance \$7 monthly maintenance fee 20 free debits per statement cycle; thereafter, \$.30 per debit (maintenance and activity charges waived with \$500 minimum daily balance)



PLEASE NOTE:

Your account number will remain the same; however, the routing number will change.

HEARTLAND BANK ROUTING NUMBER: 044109336

If you have any questions or concerns, please call your local branch.

Savings Accounts

If your current Victory Community Bank savings account type is...	Effective Sept. 28, 2020, your new savings account will be...	Description of your new account
Victory Business Savings Victory Business Basic Savings Victory Business Elite Savings	Heartland Business Basic Savings	<ul style="list-style-type: none"> Six free debit items per month; thereafter, \$0.50 per debit No monthly maintenance fee Free online & mobile banking, paper and statements

For complete account details including fees, please see the accompanying Deposit Account Disclosure booklet.

Treasury Management Services

Cash flow experts for your business management success!

- ACCOUNT ANALYSIS
- BUSINESS CREDIT CARDS
- CASH MANAGEMENT SERVICES
- LOCKBOX
- MERCHANT SERVICES
- ONE CARD
- POSITIVE PAY
- REMOTE DEPOSIT CAPTURE
- VIRTUAL SAFE

Call today (800) 697-0049
TM@Heartland.Bank



Other Products & Services

Please review the list below for important changes that may affect products that you had with Victory Community Bank that will now be part of your Heartland Bank relationship. This list is an overview and highlights several changes that affect many clients. For specific questions, please reach out to your local branch.

Victory Community Bank Loans

If you have a VCB Residential, Consumer, or Construction loan, please note that your loan number will be retained, but the name of your loan may change. This name change will not alter your loan terms and conditions, it is simply a change for system recognition.

Address for Loan Payments

We recommend setting up automatic payments or making payments via online banking for your convenience. However, if you'd like to mail a payment to Heartland Bank, please address it as follows:

Heartland Bank
P.O. Box 17328
Ft. Mitchell, KY 41017

**Please include your payment slip or loan number for payment posting.*

Loan Payments via Credit Card

If you are currently using a credit card for your Victory loan payment(s), that service is being discontinued. If you need assistance in setting up an alternate payment option, please reach out to your local branch.

VCB Credit Cards

If you currently have a VCB credit card, this credit card relationship will continue directly with Elan™ Financial Services beginning October 1, 2020. VCB and Heartland Bank will not be associated with the credit card at that time. Elan™ will rebrand your credit card to read only "Elan™ Financial Services" upon their next card reissue.



For any questions or concerns, please reach out to your local branch, call Client Services at 800-697-0049, email Info@Heartland.Bank, or chat with us at [Heartland.Bank](#)

Statements

Due to the change in operating systems, your final deposit statement from Victory Community Bank will be mailed the week of September 28, 2020, covering the date range September 1-25, 2020. You will receive a Heartland Bank statement the week of October 5, 2020, for the date range September 26-30, 2020.

Checks

ACTION ITEM!

If you currently have a checking account with VCB, new Heartland Bank checks will be mailed to you the week of September 14, 2020. We encourage you to begin using your Heartland Bank checks on September 28, 2020; however, your VCB checks will still be honored for a period of time after the conversion. Please note: your account number will remain the same; however, the routing number will change. The routing number on a check can be found at the bottom of the check's front side, next to the account number and below the memo and signature lines.



Online Banking

ACTION ITEM!

Personal and Business Online Banking clients will need to re-enroll at Heartland.Bank. Please see complete instructions on page 10 of this Transition Guide.

Debit & HSA Cards

ACTION ITEM!

If you currently have a Debit and/or HSA card(s) with VCB, new Heartland Bank cards will be mailed to you the week of September 21, 2020. Once activated, you can begin using the Heartland Bank card(s) on September 28, 2020.

Online Bill Pay

ACTION ITEM!

Payee details like account numbers, addresses, due dates, phone numbers, etc.; transaction history; and any automatic/recurring payments you have scheduled will not be transferred to Heartland's Bill Pay. All payees and automatic recurring payments will need to be documented from the VCB bill pay system before re-establishing these in Heartland's Bill Pay.

An Improved Online Banking Experience...



CURRENT ONLINE BANKING CUSTOMERS:

The Victory Community Bank online banking service will be disabled at 1:00 p.m. on September 25, 2020.

In order to utilize Heartland's Online Banking on/after September 28, 2020, please follow the steps below to enroll.

To enroll in Online Banking on or after September 28, 2020:

ACTION ITEM!

1. Visit **Heartland.Bank**
2. Go to the blue login box on the left of the screen and choose *Enroll in Online/Mobile Banking*
3. You will be directed to our Online Banking Enrollment form for Personal Consumer and Business accounts
4. Be sure to have your personal identification information (social security number, EIN# for business, date of birth, etc.) ready to complete the enrollment process
5. We're here to help. For any questions or concerns, please feel free to contact us at (800) 697-0049, Info@Heartland.Bank, or via chat at **Heartland.Bank** during normal business hours.

ATTENTION BILL PAY USERS:

ACTION ITEM!

Payee details like account numbers, addresses, due dates, phone numbers, etc.; transaction history; and any automatic/recurring payments you have scheduled will not be transferred to Heartland's Bill Pay. All payees and automatic recurring payments will need to be documented from the VCB bill pay system before re-establishing these in Heartland's Bill Pay.



Online Banking for your on-the-go lifestyle

With free Online Banking, you can perform a wide range of transactions 24 hours a day, 7 days a week!



Perfect while on vacation



Accommodates work travel



Allows for quick access when needed



Safety and security of your own device

We offer:

- ✓ Seamless Experience on Desktop, Tablet & Mobile
- ✓ Online Banking
- ✓ Mobile Banking
- ✓ eStatements
- ✓ Bill Pay
- ✓ Loan Payments
- ✓ Bank to Bank Transfers
- ✓ Financial Tools
- ✓ Biller Direct
- ✓ CardSwap
- ✓ Convenient & Flexible Alerts
- ✓ Text Banking
- ✓ Pay a Friend

Business Products & Services

Heartland Bank is committed to relationship banking. With over 100 years devoted to our clients, we are continually striving to *create value in our relationships* so that every client can experience the Heartland difference. Our business philosophy is simple – provide quality service to each client while adding value to their financial future.

Agribusiness

We know your time in the field, in the barn and in your office is valuable. As a part of a farming community for over 100 years, we've learned a lot about what you need, what you want and what you expect. We're prepared to be your financial partner whether you're five minutes or five counties away from our nearest branch!

Business Banking

Heartland Bank recognizes the challenges business owners face on a daily basis – we face those too! Partner with us, and we can alleviate a portion of that stress by taking your financial well-being off of your to-do list. We provide flexible deposit services, loans to promote growth and strategic initiatives, automated services and relationship banking.

Commercial Banking

Our Commercial team is industry focused and positioned to provide a variety of commercial services to a variety of businesses. We are ready to guide you through the stages of business development that contribute to your success. We can empower your financial position by providing innovative financial solutions to a niche market as well as established areas of expertise.



Heartland Planning Associates

Heartland Planning Associates (HPA) can assist with decisions, planning and management of all the important pieces of your unique financial situation. If you feel overwhelmed when thinking about your finances, and are procrastinating about taking that first step, our HPA professionals are ready to put their expertise to work for you!

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Heartland Bank and Heartland Planning Associates **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Heartland Planning Associates, and may also be employees of Heartland Bank. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Heartland Bank and Heartland Planning Associates. Securities and insurance offered through LPL or its affiliates are:

Not Insured by FDIC or Any Other
Government Agency

Not Bank
Guaranteed

Not Bank Deposits or
Obligations

May Lose
Value

Personal Lending Options



HOME LOANS

- ✓ Fixed Rate
- ✓ Adjustable Rate
- ✓ Bridge
- ✓ Jumbo



LOAN PROGRAMS

- ✓ FHA
- ✓ USDA
- ✓ VA

BUILD/RENOVATE

- ✓ Lot
- ✓ Construction
- ✓ Renovations



EQUITY

- ✓ Home Equity
- ✓ Line of Credit



REFINANCE

- ✓ Shorten term
- ✓ Reduce interest rate
- ✓ Change rate type



UNSECURED LOANS

- ✓ Fixed rates
- ✓ No collateral requirement
- ✓ Various terms



Credit Cards

- ✓ Online access
- ✓ Payments online
- ✓ Account alerts



VEHICLES

- ✓ Auto
- ✓ Boat
- ✓ Motorcycle
- ✓ Recreational Vehicle
- ✓ Trailer

All loans subject to application and credit approval. Equal Housing Lender

Frequently Asked Questions



For any questions or concerns, please reach out to your local branch, call Client Services at 800-697-0049, email Info@Heartland.Bank, or chat with us at [Heartland.Bank](#)

GENERAL QUESTIONS

When will Victory Community Bank (VCB) become Heartland Bank?

The merger will occur over the weekend of September 25, 2020. All VCB offices will close after normal business hours on Friday, September 25, 2020. VCB branches will not be open on Saturday, September 26, 2020. VCB clients can begin using any of the Heartland Bank locations as of Monday, September 28, 2020.

Will I be able to access my accounts during the conversion to Heartland Bank?

While we have worked diligently to ensure you have a smooth transition to Heartland Bank, there will be a brief period from Friday, September 25, 2020, at 5:00 p.m. to Sunday, September 27, 2020, when you will be unable to fully utilize your accounts. While your accounts will remain active and can be used, you will be unable to view accounts, make transfers or any other online transactions.

Will VCB ATMs be available during the conversion weekend of September 25 - 27, 2020?

Yes.

Will branch phone numbers, locations and operating hours change?

No. All branch phone numbers, locations and operating hours will remain the same.

Who should I contact if I have questions with my account?

Please call your local branch or Heartland's Client Services at 800-697-0049 for questions regarding your account. You may also email us at Info@Heartland.Bank or chat with us at [Heartland.Bank](#). A representative will respond during regular business hours.

Will I still get a VCB statement in September?

Due to the change in operating systems, your final deposit statement from Victory Community Bank will be mailed the week of September 28, 2020, covering the date range September 1-25, 2020. You will receive a Heartland Bank statement the week of October 5, 2020, for the date range September 26-30, 2020.

Will my VCB debit card work during the conversion weekend of September 26 - 27, 2020?

Yes. Your VCB debit card will work on Saturday and Sunday, September 26 - 27, 2020. On Monday, September 28, 2020, you will need to begin using your Heartland Bank debit card.

Can I continue to use my VCB checks?

Yes, for a limited amount of time. You will receive an order of Heartland Bank checks during the week of September 14, 2020. Please begin using them beginning on September 28, 2020.

ELECTRONIC BANKING

What will happen to the VCB website?

Beginning on Monday, September 28, 2020, the VCB website will be redirected to the Heartland Bank website. Should you need to reference the information in this Transition Guide, you can visit [Heartland.Bank](#) at any time for a quick reference.

Do I need to re-enroll in Heartland's Online Banking?

Yes. Your current VCB online banking service will end at 1:00 p.m. on September 25, 2020. To continue online, you must enroll in Heartland's Online Banking on or after September 28, 2020.

Can I enroll in Bill Pay without being an Online Banking client?

No. You must enroll in Online Banking first, and then you will have access to Bill Pay.

Will I continue receiving eStatements if I am currently enrolled with them at VCB?

No. All VCB customers will first default to paper statements. You can sign up for eStatements via Online Banking from our website at [Heartland.Bank](#) or mobile app.

DEPOSIT BANKING

Will my automatic transfers, automatic loan payments, and direct deposits continue?

If you currently have automatic transfers, automatic loan payments, and direct deposits set up, these services will continue for a limited period of time after the conversion. On or after September 28, you will need to update account information with your payees to reflect the Heartland Bank routing number. Please see page 9 for more information about the routing number change. This **does not** include Online Banking or Bill Pay which will both require enrollment and re-establishment of automatic features.

Will the service charges associated with my account change?

Depending on your account, your service charges may change. Please review the Heartland Bank checking and savings account products on page 4 of this Transition Guide for more details. As a courtesy to all VCB clients, all service charges between September 26, 2020, and October 31, 2020, will be waived.

What happens if I have a Health Savings Account?

Your existing Health Savings Account will be transferred to Heartland Bank. A Heartland Bank HSA debit card will be sent to you prior to September 28, 2020.

LENDING

Can I still view my loan and make a loan payment online?

Yes. You will be able to view your loans and make loan payments online. To do so, you must first enroll in Heartland's Online Banking on or after Monday, September 28, 2020.

My loan payment is automatically deducted from my deposit account. Will that service continue?

Yes. Automatic transfers and payments will continue.



Pamela Goetting
SVP, Director of Northern
Kentucky Region

Pam is the director of the Northern Kentucky Region of Heartland Bank. In this new leadership role, Pam will oversee the retail, commercial banking, residential mortgage and treasury management operations at all three branch offices recently acquired in the Victory Community Bank merger.

(859) 217-2265

Pamela.Goetting@Heartland.Bank

About Heartland Bank

A Proud History

Heartland Bank has a proud history of cultivating community relationships as its roots date back to the Croton Bank, founded in a small Licking County farming community – Croton, Ohio. Local farmers, cultivating crops for a living, kept their banking local, thus building neighborhood financial relationships and strengthening this first branch which would later be known as Heartland Bank.

Tiney M. McComb formed Heartland BancCorp in 1988 and shortly thereafter, purchased shares of the Croton Bank and changed the name to Heartland Bank. Tiney faithfully served as President for nearly 20 years and guided Heartland Bank to \$530 million in assets before retiring in 2009. He handed over the reins as Chief Executive Officer to his son, Gregory Scott McComb, who had already become President in 2008. In 2011, just before Tiney's death in 2012 as a result of cancer, Scott became Chairman of the Board.

While Heartland Bank is indeed proud of its past, it's even more excited about the future. As the dramatic consolidation among financial institutions continues, Heartland Bank is clearly emerging as a premier community bank. Along with branch expansions in Pickerington in 2015 and Hilliard in 2016, then Clintonville in 2017 and Upper Arlington in 2019, Heartland Bank also built a new Corporate Center in Whitehall, OH - a 60,000-square-foot state-of-the-art collaboration/work space to house the growing enterprise.

Recently, as of April 7, 2020, Heartland Bank completed the acquisition of Victory Community Bank. This merger expands the presence of Heartland Bank into the Northern Kentucky and Cincinnati market areas complimenting Heartland's existing Central Ohio footprint.

General Info

Heartland BancCorp is a registered Ohio bank holding company and the parent of Heartland Bank, which operates nineteen full-service banking offices. Heartland Bank, founded in 1911, provides full-service commercial, small business, and consumer banking services; professional financial planning services; and other financial products and services. Heartland Bank is a member of the Federal Reserve, a member of the FDIC and an Equal Housing Lender. Heartland BancCorp is currently quoted on the OTCQX under the symbol "HLAN."

Financial Strength

- \$1.510 billion in total assets as of June 2020
- \$776.1 million in Commercial Loans as of June 2020
- Highest Rating for financial security & strength by Bauer Financial
- Heartland BancCorp began trading on OTCQX on September 16, 2019

ACTION ITEM!

Checklist

- | | | |
|--------------------------|---|-------------------------------|
| <input type="checkbox"/> | Online Banking
Make payments and initiate transfers in the VCB system by 1:00 p.m. | 09/25/2020 |
| <input type="checkbox"/> | Personal and Business Online Banking customers will need to re-enroll at <i>Heartland.Bank</i> . Please see complete instructions on page 10 of this Transition Guide. | On or after 09/28/2020 |
| <input type="checkbox"/> | Enroll all accounts in eStatements | On or after 09/28/2020 |
| <input type="checkbox"/> | Bill Pay Users
Payee details like account numbers, addresses, due dates, phone numbers, etc.; transaction history; and any automatic/recurring payments you have scheduled will not be transferred to Heartland's Bill Pay. All payees and automatic recurring payments will need to be documented from the VCB bill pay system before re-establishing these in Heartland's Bill Pay. | BEFORE 09/28/2020 |
| <input type="checkbox"/> | Re-enrollment is required. After your enrollment in Online Banking, set up your Bill Pay and re-establish any recurring payments and electronic bill requests. | On or after 09/28/2020 |
| <input type="checkbox"/> | Download Mobile App
The Heartland Bank, CardValet®, and Moneypass® Network apps will be available for download on the Apple® App Store and Google™ Play. | On or after 09/28/2020 |
| <input type="checkbox"/> | Activate & start using Heartland Bank debit card(s)
Your new chip-enabled Heartland Bank card(s) will be mailed beginning the week of September 21, 2020. The cards will be sent in plain, unmarked envelopes. They will have an Activation Call-in number attached to activate the card and select your PIN. | On or after 09/28/2020 |
| <input type="checkbox"/> | Start using Heartland Bank checks
Begin using your new Heartland Bank checks. Don't forget: your account number will remain the same; however, the routing number will change. | On or after 09/28/2020 |

Proudly Serving
Central Ohio and
Northern Kentucky!

■ **16 Locations**

Franklin, Licking and
Fairfield counties

■ **3 Locations**

Kenton, Campbell and
Boone counties



CENTRAL OHIO LOCATIONS

Croton	740-893-2191	Capitol Square	614-416-0244
Johnstown	740-967-6500	Grove City	614-875-1884
Westerville	614-839-2265	West Columbus	614-351-2100
Newark	740-349-7888	Hilliard	614-710-1640
Gahanna	614-337-4605	Dublin	614-798-8818
West Gahanna	614-475-7024	Clintonville	614-745-0070
Reynoldsburg	614-416-0400	Whitehall	614-416-4601
Pickerington	614-321-4919	Upper Arlington	614-502-8855

NORTHERN KENTUCKY LOCATIONS

Ft. Thomas	859-442-8900
Ft. Mitchell	859-341-2265
Union	859-384-0600

Call 800-697-0049 or email Info@Heartland.Bank



#FeelGoodBanking since 1911

Member FDIC NMLS# 440231  Equal Housing Lender

Heartland.Bank

