

## Let us help you manage your finances and accounts.

### Your \$ Manager

Provides tools to help successfully manage and track your finances. Create a budget, monitor expenses and set goals. View all of your accounts – even those from other institutions in one place! Available to you at no charge within our online banking.

### HTNB Mobile App

Check balances, move money, pay bills and turn your debit card on and off! Available for iPhone, Android and iPad.

### Online Banking

Check balances, monitor account activity, view statements and payment history. You can also create alerts for balances, security and more!



Current Rates, Features and Fees for all accounts listed in this brochure are available on our website – [www.myhtnb.com](http://www.myhtnb.com), by phone and at our offices.

## LASALLE

260 Bucklin Street, LaSalle, Illinois  
Phone 815.223.7300

### Lobby:

Monday–Friday 8:30am - 5:00pm  
Saturday 8:30am - Noon

### Drive-Up:

Monday–Friday 7:30am - 5:00pm  
Saturday 7:30am - Noon

## PERU

4141 Venture Drive, Peru, Illinois  
Phone 815.223.6714

### Lobby:

Monday–Friday 8:30am - 3:00pm  
Saturday Closed

### Drive-Up:

Monday–Friday 7:30am - 5:00pm  
Saturday 7:30am - 12:00pm

## JOLIET

722 Essington Road, Joliet, Illinois  
Phone 815.207.4664

### Lobby:

Monday–Thursday 8:30am - 5:00pm  
Friday 8:30am - 6:00pm  
Saturday Closed

ATM available 24 hours a day, 7 days a week at all locations.



[www.myhtnb.com](http://www.myhtnb.com)



# SPENDING & SAVING



Banking to fit *your* needs.



Your Bank For *Life*

## Spending Accounts

### **Smart Account**

Smart, simple and easy! Manage your account online, use your debit card, bill pay and our mobile app.

- No monthly maintenance fee.
- No minimum monthly balance.
- \$5.00 paper statement fee
- \$3.00 per paper check that clears account

### **Your Way Account**

Spend your way – checks, debit card or bill pay! Many options to fit your busy lifestyle.

\$8.00 monthly fee can be waived by:

- E-statements – must be verified after initial sign up
- And 20 debit card transactions per statement cycle
- And Direct Deposit, minimum of 1 per statement cycle

### **Premier Account**

Take advantage of your relationship with us. Talk with a personal banker to see how you can qualify for our interest bearing account with no monthly fee.

\$10 monthly fee will be waived when you:

- Maintain minimum balance of \$5,000 or
- Maintain a combined HTNB account balances of \$25,000 (including loan balances) or
- Maintain a qualifying Commercial relationship or
- Have a qualifying Wealth Management account with our Investment Management & Trust Department
- See your account manager to obtain waived status.

## Services Menu

- Online Banking
- Mobile Banking
- Bill Pay
- E-Statements
- Debit/ATM Card
- Telephone Banking
- SafeGuard Service - Overdraft Protection
- Round Up - Simple, Easy Savings

### Products to compliment your account...

- Visa Credit Card
- Gift Cards
- Travel Cards
- Youth Cards
- Reloadable Cards
- Safe Deposit Box Rental

### We also do...

- Consumer and Mortgage Loans
- Trust and Investment Management
- Commercial Deposit and Loan Products

### Access your accounts your way!

- Mobile App
- Online
- ATM
- Telephone
- In person at any of our 3 locations

## Saving Accounts

### **Statement Savings**

Our traditional account offers convenience of unlimited deposits, accessibility and competitive interest rate.

### **Hometown Green**

Earn a higher interest rate by using internet banking and e-statement delivery.

### **Foundations Money Market**

Flexibility of check access with a very competitive interest rate.

### **Certificate of Deposits**

Fixed interest rate and term. A wide selection of terms available to fit your saving needs.

### **IRA's**

- Fixed term and rate Certificate of Deposit
- Open ended Your Way IRA

### **Health Savings Account**

Special account used to pay for current and future medical expenses that includes a tax benefit. Must qualify by having a high deductible health plan.

**Students and Senior Citizens  
please ask your Personal Banker  
about your account options.**