

Heritage Bank of Schaumburg

Products & Services

March 2024

Bank Hours

- See Hours of Operations at the main facility (All products & services available)
- Mobile Branch.... Brookdale Plaza Senior Living
1st & 3rd Thursdays 9-11 am (Limited Services available-See Hours of Operations Sheet)

Bank Services

- Online Banking
- Telephone Banking
- Mobile Banking
- ATM/Debit Card Services
- Safe Deposit Boxes
- Wire Transfers
- Official Checks
- US Postage Stamp Books available for purchase
- Visa Gift Cards
- License Plate Stickers
- Business Online Banking (including ACH origination and wire requests)
- Person to Person payments

Fees

See attached Fee Schedule for pricing.

Deposit Products

Consumer:

Heritage Everyday Checking (non-interest bearing)
Advantage Plus Checking (NOW Account)
Advantage 55 Club Checking (NOW Account)
Super Advantage 55 Club Checking (Now Account)
Regular Savings
Consumer ATM/Debit Card
Fixed Rate Certificates of Deposit
IRA Certificates of Deposit, both fixed and variable
Heritage Money Market Club
Paramount Money Market

Commercial:

Commercial Checking Account (analyzed account)
Commercial NOW Account (for qualifying organizations/corporations under Regulation D)
Small Business Checking
Free Small Business Checking
Commercial ATM/Debit Card
Merchant Check Capture for qualifying accounts/relationships
Regular Savings (same product as Consumer)
Heritage Money Market Club (same product as Consumer)
Paramount Money Market (same product as Consumer)

Loan Products

Consumer:

Mortgage Loans - Purchase and Refinance
Junior Mortgage Loans
Community Home Improvement Loan
Heritage 10/20 OneStop HELOC
Platinum 1st 10/20 OneStop HELOC
Overdraft Checking Line of Credit
Personal Loans - Secured and Unsecured
Lot Loans - Purchase and Refinance
Bridge Loans
Construction Loans
Automobile Loans – Purchase and Refinance

Commercial Loans:

Apartment Building Mortgage Loans - Purchase and Refinance
Commercial Real Estate Loans - Purchase and Refinance
Business Loans – Term and Line of Credit
Construction Loans
Lot Loans - Purchase and Refinance
Letters of Credit
Working Capital Loans
SBA Loans
Condominium & Community Association Loans

Typical Mortgage Loan Fees

Estimated Costs for a Consumer Purchase:

Appraisal Fee	\$ 425.00
Appraisal Management Co	\$ 125.00
Credit Report (per applicant)	\$ 60.25
Flood Certification	\$ 12.00
Tax Service	**\$ 98.00
Title – Closing Protection Letter	\$ 50.00
Title – Lender's Title Insurance	*\$ 1,500.00
Title – Owner's Title Insurance	*\$ 1,500.00
Title – Settlement Fee	*\$ 950.00
Title – State of IL Fee	\$ 3.00
Recording Fees	\$ 125 to \$225

Typical Costs for a Consumer Refinance:

Appraisal Fee	\$ 425.00
Appraisal Management Co	\$ 125.00
Credit Report (per applicant)	\$ 60.25
Flood Certification	\$ 12.00
Tax Service	**\$ 98.00
Title – Closing Protection Letter	\$ 75.00
Title – Lender's Title Insurance	\$ 285.00
Title – Settlement Fee	\$ 285.00
Title – State of IL Fee	\$ 3.00
Recording Fees	\$ 125 to \$225

* These are only estimates we use to show on the LE. Fees will vary depending on the purchase price. To be more accurate, we now calculate the title fees based on the price of the home.

** This charge will be higher for loans over \$500,000. Exact tax service amounts will be listed on LE.

**Consumer and Commercial
Account Fee Schedule
Effective January 1, 2015**

**SAFE DEPOSIT BOX ANNUAL RENTAL
(Includes automatic debit from account)**

3x5.....	\$35.00
3x10	\$60.00
5x10	\$90.00
10x10	\$140.00
Rental for non-customers.....	50% surcharge
Key Deposit.....	\$25.00
Late Charge	\$3.00/month
Lost Key Replacement Fee.....	\$25.00
Drilling Charge	\$180.00

OTHER ACCOUNT FEES

Cashier's Check	\$5.00
Personal Money Order	\$3.00
Counter Check	\$1.00
Dormant Account Fee	\$10.00/month
Inactive Account Fee.....	\$10.00/month
Overdraft Fee (per item)	\$35.00
Return Item Fee (per item).....	\$35.00
Deposit Items Returned	\$5.00
Deposit Verification Letters	\$20.00
Indemnity Agreement.....	\$20.00
Collection Items.....	\$25.00
Signature Guarantee.....	\$5.00
Stop Payment Request	\$25.00
Debit Card Replacement.....	\$5.00
Internal Transfer of Funds.....	\$5.00
Cashing On-U's checks for non-customers	\$3.00/check
Special Statement of Account Printout	\$3.00
Account Closing (within 90 days of opening).....	\$25.00
Wire Transfer – Domestic Outgoing.....	\$20.00
Wire Transfer – Foreign Outgoing	\$45.00
Account Research, Account Reconciliation	\$40.00/hr
Document Copies.....	\$2.00/copy
Escheatment Processing	\$150.00
Garnishments, Levies, and Citations	\$150.00

Accounts served with Garnishments, Levies, and Citations are referred to the Bank's Attorney. Such accounts will be subject to attorney's fees and other costs incurred plus a processing fee.