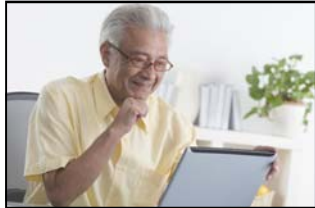


Heartland Heartbeat Fall 2007



Wessington 605-458-2255 Julare 605-596-4123 Highmore 605-852-2177 Redfield 605-475-5500



Internet Banking is Here! Uptown Services with the Hometown Touch!

Online Banking: Safe, Secure and Convenient!

At Heartland State Bank, we understand that convenience is important to you. We realize, however, that visiting one of our branches is not always the most convenient way to handle your financial transactions. That is why we offer ALL of our customers the convenience of using **Heartland State Bank Online Banking**.

Try out our Online Banking Demo to discover for yourself how easy it is to use. You can do your banking at your convenience while at home or away. Online Banking also gives you the ability to download your financial information into your personal money management software.

With Online Banking, convenience is at your fingertips whenever and wherever you need it! By visiting our website at www.hsbsd.com and entering your user ID and password, you can access your Heartland State Bank accounts via your Internet Connection. We use special security features to safeguard your information.

With HSB Online Banking and just a click of a mouse, you can:

- ◆ View your account balances and history
- ◆ Make a loan payment
- ◆ View recent account activity to help balance your checkbook ANYTIME!
- ◆ Transfer funds between your Heartland State Bank accounts
- ◆ Verify payroll deposits
- ◆ Download your account information into your personal money management software, like Microsoft Money or Quicken (versions 2004 and older).
- ◆ Receive account alerts on your email
- ◆ Much, Much More!



How Can I Get Started?

Don't pass up this opportunity to simplify your busy life. To get started, just visit our website at www.hsbsd.com and click on "enroll" under "Online Banking" on the left side of your screen. Then click on the enrollment form, agree to the enrollment terms, complete enrollment form, and submit. You will receive your initial password via email within 3 business days. Please check your "trash" or "bulk" email folder as some emails have been delivered to those folders instead of your inbox. To prevent that from happening to more important Heartland State Bank Online Banking emails, please add HSB email addresses to your contact list or address book.

Internet Banking Open House~ Oct. 5th~All Locations

Stop in at any one of our convenient locations on Friday, October 5th to receive a free mouse pad for internet banking customers. Enjoy refreshments as our friendly staff answers any questions you might have about our internet banking product. Demonstrations will be given of the many features Online Banking has to offer.



New Employee in Wessington, Tabatha Duxbury

Tabatha Duxbury joined Heartland State Bank at the Wessington location in August. She will be working in the operations department.

Tabatha moved to South Dakota in 1990 and lived in the Black Hills area until she moved to Miller 3 years ago. She is married to Brian Duxbury who is employed as the Emergency Management Director for Hand County. She has 3 children, Danae age 11, Tucker age 7 and Alexias age 3. Tabatha states "I am happy to be on board with such a great company and team." Stop in and meet her!



Are you an owner of a "Hometown VISA"?

Try your "Home Town" Bank's Visa Card. There are advantages to having a "Heartland State Bank" Visa Credit Card. The cards have a fixed APR of 13.8%, No Annual Fees, a friendly person you "know" to help you with any problems you might have. You can make a payment directly to us at any of the HSB locations by 2:00 p.m. and the payment will credit the next business day. If you have an emergency or plan to travel and would like to raise your limit, with loan officer approval at any of the locations, the limit can be raised immediately on any business day.



Visa "Your Life, More Wonderful" Sweepstakes

Visa has a "Your Life, More Wonderful" Sweepstakes coming this fall. Watch for an insert on this Sweepstake in your November Cardholder Statement. Heartland State Bank Visa cardholders will automatically receive:

- (1) sweepstakes entry for each eligible Visa purchase and
- (1) bonus entry for each payment of a regular and ongoing bill

Grand Prize is \$50,000.00 every year for the next 20 years!

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA "YOUR LIFE, MORE WONDERFUL" SWEEPSTAKES.

The Visa Inside Pass Sweepstakes

Only one pass could get you into the NFL's three biggest events. When you use your Visa card this September 1 – December 15, you're automatically entered into The Visa Inside Pass NFL Sweepstakes. You could win insider access and hang with an NFL star at the NFL Playoffs, Super Bowl XLII, and the 2008 NFL Pro Bowl. Plus, you could win one of hundreds of \$100 NFL-themed Visa Gift cards. Only one pass could make that happen—your Visa card!

NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN THE VISA INSIDE PASS NFL SWEEPSTAKES.

Shazam "Lights, Camera, Action!"



Rewards Program

The reviews are in and your Shazam debit card could be your winning ticket! Use your Shazam card to make purchases from Oct. 1st - Dec.31, 2007 and you'll automatically be entered to win one of three monthly prizes, or the grand prize worth more than \$500!

Be a box office winner! If you don't have a debit card stop in any apply today!



Heartland State Bank will be closed on:

Monday Oct. 8th ~Columbus Day/Native American Day
Thursday Nov. 22nd ~ Thanksgiving Day
Tuesday Dec. 25th ~ Christmas Day
Tuesday Jan. 1st 2008 ~ New Year's Day