



Heartland Cares Program Eligibility

Associate Eligibility

Heartland Bank associates are eligible to apply for assistance through this program if they are an active team member (full-time and part-time) of Heartland Bank or TransCounty Title Agency including those on leave, short-term disability and paid time off and have been employed for at least one year.

Contract, temporary/seasonal associates, interns, retirees or those on long-term disability are not eligible to apply or to receive assistance.

Requested expenses must be the result of an event that has occurred after the start of the program (September 2019) and the application must be submitted within 120 days of the hardship in order to be eligible to receive assistance.

Heartland Bank associates are eligible to apply and receive support once in a 12 month period (up to \$2,500) and are only eligible to receive assistance twice over their lifetime (up to \$5,000).

Eligible Assistance

The Heartland Cares Program will support associates who experience financial hardship resulting from an unexpected emergency hardship or qualified disaster. In these instances, this fund will provide grants at a minimum of \$250 and no more than \$2,500 for food, shelter and other basic needs to associates who qualify for such grants and to the extent that funds are available.

Emergency Hardships such as illness, death in the family, or other sudden, severe, overwhelming and unexpected event that is beyond the individual associate's control and which results in their inability to provide basic life necessities for that individual and their immediate family/close relative

Qualified Disasters include natural disasters such as a disaster resulting from an act of God as in the case of a hurricane, tornado, earthquake or flood or a personal disaster such as a house fire; or a qualified disaster such as a disaster caused by terrorist or military action or otherwise deemed to be qualified disaster by the federal government such as a devastating hurricane.

Employees are not eligible to receive assistance multiple times for the same disaster or hardship unless there are significant changes to circumstances that creates additional need.

Below are some examples of eligible qualified disasters and emergency hardships. This list is not all encompassing.

Qualified Disaster

- Acts of Nature/Government declared disaster that affect an associate's primary residence (e.g. floods, lightning strikes, hurricane, tornado, ice storm, wild fires, earthquakes)
- Fire
- Terrorist or military action disaster
- Any event determined by the Secretary of the Treasury to be of a catastrophic nature
- Primary Residence: Unusual expense not covered by insurance

Emergency Hardship

- Domestic abuse
- Physical abuse
- Violent crime
- Non-violent crime
- Short-term illness or other short-term medical, dental, vision or hearing condition.
- Accident (unless caused by the associate's or applicable family member's negligence, recklessness or intent)
- Death of an associate, spouse/partner, dependent or a parent*
- Spouse/partner loss of job/income (temporary)
- Loss of child support
- Military deployment (assist with unexpected costs associated with deployment or deployment of immediate family member)

Ineligible Assistance

The Heartland Bank Foundation Emergency Assistance Fund will NOT support the following requests for financial assistance:

- Non-essential household utilities (e.g. internet, cable/satellite television, telephone, etc)
- Routine car maintenance
- Medical expenses
- Legal fees
- Wage garnishments, disconnection notices or eviction notices.
- Accumulated financial distress that results in your not having enough income to cover your regular monthly bills. Grants aren't available to resolve ongoing general financial problems.
- Credit card debt, vehicle purchases, home foreclosures or pay day loans
- Expenses incurred due to lack of homeowners or medical insurance.
- Private school or higher education tuition
- Employee benefits during waiting periods of coverage.
- Expenses associated with divorce or child custody settlements
- Funeral, travel or burial expenses upon death of associate's relative outside of spouse, partner, dependent or parent*.

*Parent includes biological parent, step-parent or parent in-law

Dependent is defined as an immediate family/close relative (including in-law/step) that is financially dependent on the associate and resides in their household.