

FACTS

WHAT DOES HERITAGE BANK & TRUST DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit History
- Income and Payment History
- Credit Scores and Account Balance

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Heritage Bank & Trust chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Heritage Bank & Trust share? | Can you limit this sharing? |
|--|-----------------------------------|-----------------------------|
| For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes information about your transactions and experiences | No | No |
| For our affiliates' everyday business purposes information about your creditworthiness | No | No |
| For nonaffiliates to market to you | No | We don't share |

Questions?

Call (931) 388-1970 or go to www.heritagebankandtrust.com

Who we are

Who is providing this notice?

Heritage Bank & Trust

What we do

How does Heritage Bank & Trust protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Heritage Bank & Trust collect my personal information?

We collect your personal information, for example, when you

- open an account or use your credit/debit card
- make deposits or withdrawals from your account
- apply for a loan or provide employment information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- sharing for nonaffiliates to market to you
- affiliates from using your information to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Heritage Bank & Trust does not share with affiliates so they can market to you.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Heritage Bank & Trust does not share with non affiliates so they can market to you.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Heritage Bank & Trust does not jointly market

Other important information