

FACTS

WHAT DOES Heartland Bank 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number • Account balances • Credit history <p>and Income and Account transactions and Credit scores</p>
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 Heartland Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heartland Bank 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	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 800-697-0049 — our menu will prompt you through your choice(s) or • Visit us online: www.Heartland.Bank/Privacy <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-697-0049 or go to www.Heartland.Bank/Privacy
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Who we are

Who is providing this notice?

Heartland Bank

What we do

How does Heartland Bank 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. **At Heartland Bank, respecting the privacy and the security of your personal information is the foundation of our banking relationship.**

How does Heartland Bank collect my personal information?

We collect your personal information, for example, when you

- **Open an account** or
- **Apply for a loan** or
- **Make deposits or withdrawals from your account** or
- **Seek financial or tax advice** or
- **Use your credit or debit card**

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
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

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

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise

Definitions

Affiliates

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

- *TransCounty Title Agency*

Nonaffiliates

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

- *Investment Service Companies*

Joint marketing

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

- *Investment Service Companies*