

Privacy Policy (Rev 11/2016)

Protecting your privacy is important to Heartland National Bank and our employees. We want you to understand what information we collect and how we use it. In order to provide our customers with a broad range of financial products and services as effectively and conveniently as possible, we use technology to manage and maintain customer information. The following policy serves as a standard for all Heartland National Bank employees for collection, use, retention, and security of nonpublic personal information.

FACTS **WHAT DOES HEARTLAND NATIONAL 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? The types of personal information we collect and share depend upon the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Transaction or loss history
- Credit history

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 Heartland National Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heartland National 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	No	We Don't Share

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	We Don't Share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

Who we are		
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Who is providing this notice? **HEARTLAND NATIONAL BANK**

What we do		
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How does Heartland National 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.

How does Heartland National Bank collect my personal information? We collect your personal information, for example, when you

- Open an account
- Give us your wage statements
- Give us your contact information
- Make a wire transfer
- Pay us by check

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or non-financial companies.

- *Heartland National Bank does not share with our affiliates.*

Nonaffiliates

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

- *Heartland National Bank does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *Heartland National Bank doesn't jointly market.*

Questions?

Call 863-386-1300 For a PDF of this document, click [**HERE**](#).