## 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include:	
	<ul> <li>Social Security number and Payment history</li> <li>Income and Credit history</li> <li>Account balances and Checking account information</li> </ul>	
	When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share <b>customer's</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>customer's</b> personal information; the reasons <b>Heartland Bank</b> 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	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 402-759-3114 or go to www.MyHeartlandBank.com

is appropriate.  How does Heartland Bank collect my personal information?  Deposit Money or Use your credit or debit card or Provide account information Apply for a loan  We also collect your personal information from others, such as cred 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 state laws and individual companies may give you additional rights limit sharing.  Definitions  Affiliates  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Heartland Bank does not share with our affiliates.  Nonaffiliates  Companies not related by common ownership or control. They can financial and nonfinancial companies.  Heartland 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.  Our joint marketing partners include credit card companies and insurance companies.	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.  We restrict access to information to those employees for whom access is appropriate.  We collect your personal information, for example, when you a Deposit Money or Use your credit or debit card or Provide account information apply for a loan  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 affiliates from using your information to market to you sharing for onaffiliates 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.  ### Heartland 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.  *### Our joint marketing partners include credit card companies and like together market financial products or services to you.  *#### Our joint marketing partners include credit card companies and like together market financial products or services to you.	Who we are Heartland Bank				
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.  We restrict access to information to those employees for whom access appropriate.  How does Heartland Bank collect my personal information?  We collect your personal information, for example, when you Deposit Money or Use your credit or debit card or Provide account information Apply for a loan  We also collect your personal information from others, such as cred 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 limit sharing.  Definitions  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Heartland Bank does not share with our 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.  Our joint marketing partners include credit card companies and insurance companies.	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.  We restrict access to information to those employees for whom access is appropriate.  How does Heartland Bank collect my personal information?  We collect your personal information, for example, when you a Deposit Money or Use your credit or debit card or Provide account information and 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 credit vorthiness 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 and nonfinancial companies.  Heartland Bank does not share with our 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.  Our joint marketing partners include credit card companies and linsurance companies.	wno is providing this notice?				
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