

 **ONLINE BANKING**
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PRIVACY NOTICE

[Home](#) > [Privacy Notice](#)

consumer privacy notice

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 [CALCULATORS](#)

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"> n Social Security number and income n account balances and payment history n credit history and credit score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</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	No	We do not share
	For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
	For our affiliates' everyday business purposes—information about your creditworthiness	No	We do not share
	For our affiliates to market to you	Yes	Yes
	For non affiliates to market to you	No	We do not share
	<ul style="list-style-type: none"> n Call us at 314.512.8888 or toll free at 866.512.8501 n Contact us by mail at: 		Heartland Bank Privacy Department

To limit our sharing	<p>P.O. Box 16959 St. Louis, MO 63105-1359</p> <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>
Questions?	Call 314.512.888 or toll free at 866.512.8501
What we do	
How does Heartland Bank protect my personal information?	<p>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.</p> <p>We restrict access to your nonpublic personal information to those employees who need to know that information to provide products and services to you.</p>
How does Heartland Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> n open an account or deposit money n pay your bills or apply for a loan n use your credit or debit card
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n sharing for nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>n Our affiliates are the family of companies controlled by Heartland Bank. They include: Hallmark Financial Services Corp. d/b/a Heartland Bank Financial Security Group, a wholly owned subsidiary of Heartland Bank – a financial services provider; Heartland Business Credit, a wholly owned subsidiary of Heartland Bank – a business credit and leasing provider; Heartland Preferred Mortgage, a subsidiary of Heartland Bank - a mortgage services provider; Heartland Premier Mortgage, a subsidiary of Heartland Bank - a mortgage services provider; and Love Funding, a wholly owned subsidiary of Heartland Bank - a provider of FHA multifamily and healthcare financing.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>n Heartland Bank does not share with nonaffiliates so they can market to you</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>n Heartland Bank does not jointly market</i></p>

