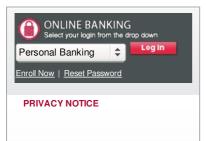
Personal Banking

**Business Banking** 

Mortgage Center

Wealth Management Online Services

About Heartland



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## consumer privacy notice

FACTS		ARTLAND BANK DO SONAL INFORMAT		
Why?	personal information right to limit some leadings us to tell your personal information.	Financial companies choose how they share your personal information. Federal law gives consumers right to limit some but not all sharing. Federal law all requires us to tell you how we collect, share, and propure your personal information. Please read this notice carefully to understand what we do.		
What?	depend on the pro- information can inc n Social Secu n account bal n credit histor	onal information we collect and share duct or service you have with us. This clude:  urity number and income  ances and payment history  y and credit score  longer our customer, we continue to ation as described in this notice.		
How?	personal information the section below, companies can sh information; the rea	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	
		<del> </del>		
For non affilia	tes to market to you	No	We do not share	

Heartland Bank Privacy Department

Text Size

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%TODAY'S RATES APPLY ONLINE



CALCULATORS

		P.O. Box 16959	
To limit our sharing		St. Louis, MO 63105-1359	
our snamig	Please note:		
	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.		
	Howeve sharing.	er, you can contact us at any time to limit our	
Questions?	Call 314.512.888 or toll free at 866.512.8501		
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 your nonpublic personal information to those employees who need to know that information to provide products and services to you.	
How does Heartland Bank collect my personal information?		We collect your personal information, for	
		example, when you  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?		Federal law gives you the right to limit only  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		Companies related by common ownership or control. They can be financial and nonfinancial companies.  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.	
Nonaffiliates		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	
Nonaffiliates Joint marketing		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.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  n Heartland Bank does not share with	

