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**PROTECT
YOUR IDENTITY
FREE FOR SIX
MONTHS.**

Privacy Policy

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 non-affiliates to market to you	No	We Don't Share

What We Do

How does Heartland National 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.

Protect my personal information?

How does Heartland National Bank collect my personal information?

We collect your personal information, for example, when you

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

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 non-affiliates 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 has no affiliates.*

Non-affiliates

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

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

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Heartland National Bank does not jointly market.*

Our Security Procedures

We also take steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. Employees who violate these standards will be subject to disciplinary measures.

We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information. We make use of firewalls and routers to filter what traffic is allowed into our network from the Internet. Intrusion Detection and Prevention systems are in place to alert bank staff and prevent attacks from occurring on bank systems. Additionally, we use antivirus and anti-spam systems in our network to ensure the added security of customer data.