

» [Personal Banking](#)

» [Business Banking](#)

» [Online Services](#)

» [About Us](#)

eStatement History
prior to 4/11/14



Heritage in the News



Heritage Bank
Education Center



PRIVACY POLICY TABLE OF CONTENTS

[Privacy Notice](#)

[Internet Privacy Notice](#)

[Website Terms of Use](#)

Privacy Notice

FACTS	WHAT DOES HERITAGE 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> <table border="1"> <tr> <td> <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history </td> <td> <ul style="list-style-type: none"> • Transaction history • Transaction or loss history • Credit history </td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	<ul style="list-style-type: none"> • Social Security number • Account balances • Payment history 	<ul style="list-style-type: none"> • Transaction history • Transaction or loss history • Credit history
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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 Heritage Bank chooses to share; and whether you can limit this sharing.		

Reasons we can share your personal information	Does Heritage 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 nonaffiliates to market to you	No	We don't share

Questions? Call 859-586-9200

What We Do			
How does Heritage 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 Heritage Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <table border="1"> <tr> <td> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Give us your contact information </td> <td> <ul style="list-style-type: none"> • Make a wire transfer • Show your driver's license </td> </tr> </table> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	<ul style="list-style-type: none"> • Open an account • Apply for a loan • Give us your contact information 	<ul style="list-style-type: none"> • Make a wire transfer • Show your driver's license
<ul style="list-style-type: none"> • Open an account • Apply for a loan • Give us your contact information 	<ul style="list-style-type: none"> • Make a wire transfer • Show your driver's license 		
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>		

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Heritage Bank has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Heritage Bank does not share with nonaffiliates so they can market to you.</i>

Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Heritage Bank doesn't jointly market.</i>
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Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing- without your authorization.

For California Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing- without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing- without your authorization.

For Vermont Customers. We will not share personal information with non-affiliates either for them to market to you or for joint marketing- without your authorization and we will not share personal information with affiliates about your creditworthiness without your authorization.

Internet Privacy Notice

Personal Information Collected

Our website does not collect personal identifying information about you except when specifically and knowingly provided by you. Once you have provided personal identifying information, it will be used for the purpose as described at the point of data collection. All such information will then be subject to the provisions of our Privacy Notice. (click here for access to Privacy Notice)

General Information Collected

For each visitor to our web pages, our web server automatically recognizes a user's software information, such as domain name (i.e. aol.com, msn.com), browser and operating system without identifying the user. We also aggregate information on these visits to our site that tells us such things as: how many visitors we had, what sites they came from, which of our pages they visited, how long they stayed at each site, and the total time of their visits.

The general information we collect is used to analyze and improve the content of our site. It is not shared with other organizations for commercial purposes. We may disclose information with Service Providers acting on our behalf to provide online financial services such as Online Banking and eStatement. We may disclose aggregate (not personally identifiable) to Service Providers that perform marketing and research services on our behalf and with whom we have entered an agreement that includes protecting the confidentiality of our Customer Information.

If you send us email, your return address will be displayed in the header we receive. We will use this information to respond to your inquiry and we will keep your message as a record of our contacts. We will not share that information with outside companies or agencies unless it is necessary for us to do so in order to respond to your email or carry out a request therein, or unless we are required to so by law or court order.

Service Providers

Service Providers hosting our website and Online Banking service may collect general information on our website visitors. Such information may include: the internet address which brought you to our website, the date and time you access our website, the name and version of your web browser, the internet protocol (IP) address, the pages visited on our website, and the duration of your visit. Service providers may also use cookies to collect information.

Cookie Technology

A cookie is a piece of data given to a browser by a web server. We set a cookie each time you log onto Heritage Online Banking or eStatement. This cookie is merely an anonymous number that identifies the user's session. It does not store any personally-identifiable information. We only use cookie technology to strengthen banking security in the following way:

While you are connected to the Heritage Online Banking or eStatement site, the cookie is constantly monitored to ensure that we are communicating with the machine that logged in. If this cookie connection is interrupted (as may occur if an intruder intercepts your information), Heritage Online Banking will cancel the connection. Although the cookie may remain on your hard drive after you have completed your session, the cookie expires and stops collecting information when you properly exit or time out of Heritage Online Banking or Heritage eStatement. This prevents someone else from using the same computer to access your session. The next time you log on, the old cookie will be replaced by a new cookie. At the end of any session, you may remove this cookie without affecting your future sessions.

Children's Online Privacy

Heritage Bank, Inc. does not knowingly collect or solicit data from children under 13, and we do not knowingly market to children. We recognize that protecting children's identities and privacy online is important and that the responsibility to do so rests with both the online industry and parents.

Because we have no way of distinguishing the age of individuals who access our website, we collect the same general information we collect from any website user as well as personally-identifiable information from individuals under the age of 13 if they provide it. If such information is received via email, we will respond to the communication as warranted but only retain the information in accordance with our general information collection practice. If an individual under the age of 18 provides us with personally-identifiable information through an internet account application, the application will be declined and all related information would only be maintained as required or allowed by law.

Links On Our Website to Third Party Websites

We are not responsible for the content or the privacy policies of websites to which we may provide links. We do not endorse, certify, or validate the content of any third party website. These links are provided for informational use only and users of our website are cautioned to use appropriate judgment when following a link to any third party website.

Changes To This Internet Privacy Notice

We reserve the right to introduce new services or practices that may require a change to the provisions of this notice. We are committed to updating our Internet Privacy Notice promptly to keep you informed on how we use information you give us.

CONTACT US

We value your relationship. We want you to know how we use the information you provide and our commitment to ensuring your personal privacy. If you have any questions about how we protect your confidential information or the privacy provisions of this notice, or if you would like more information about how to opt out of affiliate information sharing, please contact us at info@heritagebank-ky.com or by [contacting any Heritage Bank branch](#).

Heritage Bank, Inc. Website Terms of Use

BY USING THIS WEBSITE PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY.

BEFORE USING THIS WEBSITE PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY.

If you do not agree to the terms and conditions, you should not access this site or any pages therein. By accessing the website or any of its pages you agree to be bound by the terms of use.

Illegal Use

Unauthorized use of Heritage Bank's website and systems including but not limited to unauthorized entry into our internet banking system, internal network, misuse of passwords, or misuse of any information posted on our site is strictly prohibited.

Website Content

Any and all information, materials, product offerings, services, terms and conditions are subject to change without notice.

Not all products and services advertised on this website are available in all geographic areas. We reserve the right to determine your eligibility for any product or service.

This website is not directed to children, although we may periodically advertise special accounts that may be appropriate for children. Parents of children interested in any of our services should contact us at one of our many branch locations.

Linked 3rd Party Sites

Heritage Bank maintains this website to provide you with information about our products and services. For your convenience, we may also provide links to various third party websites that may be of interest to you. Heritage Bank does not control linked third party sites. When you click on links to third party sites, you will leave our website and will be redirected to another site. Linking to other third party sites is at your own risk. The content on linked sites may change without notice and is not endorsed or guaranteed by Heritage Bank.

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Also, please be aware that the security and privacy policies on linked sites may be different from our policies, so please read third party privacy and security policies closely. If you have any questions or concerns about the products and services offered on linked third party sites, please contact the third party directly.

Use of Information Submitted Through the Website

Any communication or material that you transmit to us through this website or through electronic mail may be used only by Heritage Bank for the purposes described in our privacy policy. All information submitted to our website shall be considered and shall remain the property of Heritage Bank; this information will only be used internally for the purpose intended or as allowed by law.

Heritage Bank shall be free to use, for any purpose, any idea, concept, know-how or technique contained in information submitted by a visitor to us through this website and Heritage Bank shall not be subject to any obligations of confidentiality regarding submitted information except as agreed by direct customer relationship, or as otherwise specifically agreed or required by law. Nothing contained herein shall be construed as limiting or reducing Heritage Bank responsibilities and obligations to customers in accordance of our privacy policy.

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