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info@myhhsb.com

FDIC
 550 17th Street NW
 Washington, DC 20429-9990
 877-275-3342

Notice of Expiration of the Temporary Full FDIC Insurance Coverage for Noninterest-bearing Transaction Accounts

By operation of federal law, beginning January 1, 2013, funds deposited in a non-interest-bearing transaction account (including Interest on Lawyer Trust Accounts) no longer will receive unlimited deposit insurance coverage by the Federal Deposit Insurance Corporation (FDIC). Beginning January 1, 2013, all of a depositor's accounts at an insured depository institution, including all noninterest-bearing transaction accounts, will be insured by the FDIC up to the standard maximum deposit insurance amount (\$250,000), per each deposit insurance owner's category.

The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts ("IOLTAs"). It does *not* include accounts, such as traditional checking or demand deposit accounts that may earn interest NOW accounts and money-market deposit accounts.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

[Privacy Policy](#)

Privacy Policy

Privacy Disclosure

FACTS	WHAT DOES HOOSIER HEARTLAND STATE 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 style="list-style-type: none">- social security number and income- account balances and payment history- transaction history and credit history 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 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 Hoosier Heartland State Bank chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Hoosier Heartland State 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 do not share
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share
Questions?	Call toll-free 1-877-399-3124 or go to www.myhhsb.com	

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Who we are

Who is providing this notice? Hoosier Heartland State Bank

What we do

How does Hoosier Heartland State 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to those employees for whom access is appropriate.

How does Hoosier Heartland State Bank collect my personal information? We collect your personal information, for example, when you

- open an account or make deposit or withdrawals from your account
- give us your income information or apply for a loan
- provide employment information

We also collect your personal information from others, such as

	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 <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 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. <ul style="list-style-type: none"> - <i>Hoosier Heartland State Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Hoosier Heartland State Bank does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>Our joint marketing partners include financial investment security companies.</i>
Other important information	

ONLINE PRIVACY POLICY

Certain personal information about visitors to this Web site is being collected by Hoosier Heartland State Bank, 1400 Darlington Ave, Crawfordsville, Indiana 47933. Personal information is collected from you at that time transactions are conducted through the online banking service, and at the time information is provided by you via e-mail (including the name, e-mail address, and any other information on the e-mail header). The Institution does not use cookies to collect and track information about you. Information is collected for the purpose of processing your transaction, or request for information. The information will be used for the purposes of meeting your banking needs and requests and providing services to you in the future. Information you submit via our online banking service is protected by encryption technology which scrambles account information to reduce the possibility of access by unauthorized individuals outside the Institution. To further protect your online banking service, the Institution requires the use of an ID and password. Please note that secure messages sent via our online banking service are protected by the encryption technology which is mentioned above, but e-mails sent via Outlook, Outlook Express, Webmail (Yahoo or Hotmail etc.), or other e-mail clients could be subject to interception it is not recommended to include sensitive information (e.g., your account number or Social Security number).

Hoosier Heartland State Bank

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