

**Heartland Bank and Trust Company**  
P.O. Box 67 • Bloomington, IL 61702-0067 • 888-897-2276

**Your Privacy is Important to Us**  
Privacy Policy and Disclosure

The directors, management, and staff of Heartland Bank and Trust Company are concerned about and respect the privacy of customers' and consumers' personal financial information. We understand that our customers furnish sensitive information to the bank in the course of daily business, and the bank is committed to treating such information responsibly. We know that our customers expect privacy and security for their personal and financial affairs.

The bank will take all the necessary steps to safeguard sensitive information that has been entrusted to us by our customers. The following privacy policy and disclosure outlines our bank's practice regarding personally identifiable financial information for consumers and those consumers who become our customers.

**SAFEGUARDING CUSTOMER INFORMATION** At Heartland Bank and Trust Company, we protect consumer privacy by ensuring that access to information about you is restricted to employees who have a business reason for knowing it. We maintain physical, electronic, and procedural safeguards that comply with federal standards for the security of information. Heartland B@nk Online ([www.hbtbank.com](http://www.hbtbank.com)) loan applications are encrypted and submitted to our secure administration site. We use several powerful security features such as having you create your own private password, and the use of data encryption, routers, and firewalls. You can learn more about Heartland B@nk Online security by accessing [www.diginsite.com/security](http://www.diginsite.com/security).

If we change our policy or practice by, for example, adding a category of information that we will disclose to a third party, we will notify existing customers and give them an appropriate time period to opt in to the disclosure of this information.

**TYPES OF INFORMATION WE COLLECT** At Heartland Bank and Trust Company, we collect public and nonpublic, personal information about you from many sources, including the following:

- Information we receive from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

Nonpublic, personal information does not include that which is available from public sources such as government records, widely distributed media, or government-mandated disclosures.

**TYPES OF INFORMATION WE DISCLOSE** We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. By law the bank may disclose certain personally identifiable information without allowing consumers the right to opt in to the bank's sharing agreements in the following circumstances:

- To companies which perform transaction processing for the bank in the following circumstances:
  - If the transaction, service, or product is requested or authorized by the consumer
  - To maintain or service a consumer's account as part of a private label credit card or other loan extension program
  - In connection with a securitization, secondary market sale (including servicing rights), or similar transaction related to a consumer

- To disclose information necessary to enforce the bank's legal or contractual rights or the rights of any other person who is engaged in the financial transaction
- To disclose information required in the ordinary course of banking business, such as the settlement of claims or benefits, the confirmation of information to the consumer or the consumer's agent, and the billing, processing, or clearing of items in the normal course of business
- To provide information to insurance rate advisory organizations, guaranty funds or agencies, agencies that are rating the bank, persons who are assessing the bank's compliance with industry standards, and the bank's attorneys, accountants, and auditors
- To the extent permissible under the Right to Financial Privacy Act
- To a consumer reporting agency under the Fair Credit Reporting Act
- To comply with federal, state, or local laws, rules, and other applicable legal requirements

**INFORMATION WE MAY SHARE WITH OTHERS** The bank may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing ventures. You do not have the option to opt out of or in to this sharing agreement. If the bank shares information with a third-party, nonaffiliated marketing firm for the purpose of telling you about our new products or services, the bank will enter into a written agreement with the third party that will require the third party to maintain the confidentiality of the information in the same manner the bank would and to restrict its use. The bank will not provide your personal, nonpublic information to nonbank companies for the purpose of their independent telemarketing or direct mail marketing of any nonfinancial products or services.

***No action is necessary on your part to limit the sharing of nonpublic personal information because we already limit such sharing.***

If you have questions regarding the privacy of your personal information, please contact us.