

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda).

Written public comments

We have received no applicable public comments for the current year and each of the prior two calendar years.

CRA Disclosure Statements

The Heartland Bank and Trust CRA Disclosure Statements are available for review at the Federal Financial Institution Examination Council (FFIEC) website. To view Disclosure Statement, follow the link below and enter the year you wish to review and the Respondent ID (0000020369) or Institution Name (Heartland Bank and Trust Company (IL)). (www.ffiec.gov/craadweb/DisRptMain.aspx)