

Clear communication is at the root of any good relationship. That is why we are excited to share what we are doing in local communities with you. However, because banking is such a highly regulated industry, we have to follow certain rules.

[Our Facebook page](#)* is public, which means that anyone can see your posts on Facebook and your posts may even show up in search-engine results (like on Google or Yahoo!). While we want to foster healthy discussion, we may occasionally remove posts that do not fit our community guidelines.

Because our Facebook page is a public page and anyone can participate, we cannot be responsible for views expressed other than our own.

We encourage everyone to:

- Stay on topic, use common courtesy, and be respectful of others.
- Submit your own original content and avoid content that you know to be fraudulent.
- Do not post someone else's copyrighted work unless you have permission.
- Never post personal, identifying, or confidential information.

Please note that this page is moderated by Heartland Bank employees. We will make every effort to respond in a timely manner; however, we cannot guarantee that we will reply to every comment.

Customer service inquiries

If you are a customer with a question about a Heartland Bank account, you can reach us via Facebook Messenger on our Facebook Company Page, which you can access [here](#)*.

Facebook Messenger enables you to communicate privately with Heartland Bank. These communications are not visible to anyone else on Facebook. Please be aware

that Heartland Bank will never ask you for confidential or private information on Facebook. If we require additional information, you will be contacted offline, and it will only be in response to a question you have submitted to us.

You may also receive assistance with banking and personal accounts through our other channels:

- Contacting us at [Contact Us | Heartland Bank and Trust Company \(hbtbank.com\)](#).
- Logging in to your Online Banking service.
- Calling us at 888-897-2276.
- Visiting one of our branch locations and speaking with a professional in person [Locations | Heartland Bank and Trust Company \(hbtbank.com\)](#).

Heartland Bank has a presence in various social media/ social networking outlets and may occasionally identify and respond to customers seeking assistance with banking-related issues. In the event a customer receives such a communication from the bank regarding a service request or other need, the customer may be offered other Heartland Bank channels to help address those concerns as smoothly and effectively as possible.

Those are the basics. Our full policies are listed below.

Moderation policies

Our Facebook page is moderated by Heartland Bank employees. All comments and posts will be reviewed to ensure that they comply with our policies. We reserve the right to delete comments or posts that we deem are abusive, inflammatory, or otherwise inappropriate. Please note:

- Our Facebook page is a place for conversations between and among individuals and Heartland Bank and is not a substitute channel for services or general questions. Please visit [hbtbank.com](#) for more information about specific products and services.

- Do not post or transmit material you do not have the right to post or transmit under law (such as copyright, trade secrets or securities) or due to your personal contractual or fiduciary relationships.
- Our Facebook page may not be used for the submission of any claim, demand, informal or formal complaint, or any other form of legal and/or administrative notice or process, or for the exhaustion of any legal and/or administrative remedy.
- Our Facebook page is also not to be used to report phishing or criminal activity. Suspicious emails should be forwarded to hbt@hbtbank.com. If you would like to make a report, please call 888-897-2276 and a Customer Care representative can assist you.
- Heartland Bank reserves the right to ban any user from our page without prior written notice or consent for violations of community policies. Any comment(s) posted which we deem to be criminal in nature or instigates or implies violence toward oneself or another may be reported to the proper authorities.

Comment and posting policy

We expect conversations to follow the rules of polite discourse and we ask that participants treat each other, as well as our employees, with respect. We may delete comments or posts that we deem to be:

- Profane, obscene, inappropriate, disruptive, or unrelated.
- Indecent, sexually explicit, or pornographic material of any kind—including masked profanity where symbols, initials, intentional misspellings, or other characters are used to suggest profane language.
- Threats; personal attacks; abusive, defamatory, derogatory, or inflammatory language; or stalking or harassment of any individual, entity, or organization.
- Discriminatory or that contain hateful speech of any kind regarding age, gender, race, religion, nationality, sexual orientation, gender identity or disability.
- False, inaccurate, libelous, or otherwise misleading in any way.
- Spam, or containing or linking to any kind of virus, malware, spyware, or similar program that could cause harm to a user's computer.

For the benefit of healthy discussion, we ask that comments remain on topic. This means that comments should relate to the topic that is being discussed within that wall post. While we welcome reasonable critiques, we may delete negative comments about Heartland Bank and/or our competitors that are not relevant and do not add to the overall experience.

We may delete comments that we deem to be off topic, including solicitations. In addition, we may remove identical posts by the same user or multiple users (a group of people sending identical messages or one person submitting under different aliases). In the case of identical posts, we will leave the first submission and delete the duplicates.

Media inquiries

If you are a member of the media, please call 888-897-2276 for more information and for press contacts. Copyright and intellectual property policies Please note the following copyright and intellectual property policies:

- Infringement on any party's copyright, patent, trademark, trade secret, intellectual property, or other proprietary rights, or right of publicity or privacy is strictly prohibited and is your sole responsibility.
- By submitting any content to our Facebook page, you warrant and represent that you are the copyright owner of the content or that the copyright owner of the content has granted you permission to use such content consistent with the manner and purpose of your use.
- Using our Facebook page to distribute unauthorized copies of copyrighted material, including photos, artwork, text, recordings, designs, computer programs

or derivative works of such programs is strictly prohibited and subject to removal.

- Please note that by posting comments, posts, tagged photos, videos, idea, or any other content on our Facebook page, you are granting Heartland Bank nonexclusive, worldwide rights to republish, redistribute or otherwise use this content in perpetuity in any way we see fit. This includes, but is not limited to, marketing and advertising materials.

*Links to third-party sites

We may occasionally post links to third-party sites when we think you will find the information helpful. However, please note that this does not in any way constitute an official endorsement of the site or company. Heartland Bank is a large corporation with many advertising relationships. We will do our best to identify and disclose any relationships that Heartland Bank may have with a site or company.

Please note that any URL coming from the domain “https://hbtbank.com” leads to an official Heartland Bank website.

Paid sponsors and sponsorships

Some linked third-party sites may contain content provided by paid sponsors of Heartland Bank, and such sponsors may disclose that relationship on their sites. Additionally, those paid sponsors’ Facebook posts should contain the term “Paid Sponsor,” indicating the paid nature of the relationship.

Privacy and security policies

With respect to content collected through our Facebook page, Heartland Bank follows Facebook’s privacy policy, which can be accessed [here](#)*. Please note that when visiting any official Heartland Bank Facebook page, when applicable, you are also subject to the terms and conditions of Heartland Bank’s [privacy policy](#) and general terms of use, as well as Facebook’s terms of service and privacy policy.

To read Facebook’s Terms of Service, please [click here](#)*. To protect your privacy and the privacy of others, please do not include personally identifiable information such as Social Security numbers, account numbers, phone numbers or email addresses in any comment or post. If you do include personally identifiable information in your comment, your comment or post may be deleted.

Heartland Bank and Trust Company

“Heartland Bank” is the marketing name used by the Heartland Bank and Trust Company. Lending, other commercial banking activities, and trading in certain financial instruments are performed by banking affiliates of Heartland Bank. Member FDIC.