Instagram © Community Guidelines



Connect with us to see beautiful photos and videos about people making their financial lives better—view and engage with Heartland Bank images and videos on Instagram.

Customer service inquiries

If you are a Heartland Bank customer with a specific question about your Heartland Bank account, you can get help by:

- Contacting us at <u>Contact Us | Heartland Bank and Trust Company (hbtbank.com)</u>.
- 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 <u>Locations | Heartland Bank and</u> <u>Trust Company (hbtbank.com)</u>.
- Contacting us by clicking the Facebook Messenger "Message" button on our Facebook page, which you can access <u>here</u>*.

Heartland Bank has a presence in various social media/ social networking outlets and may occasionally identify and respond to customers seeking assistance with bankingrelated 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 Instagram handle is open to the public, which means you will be able to see our posts, should you choose to search for our content. While you can comment on our Instagram posts, 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.

Commenting and posting policy

For the benefit of healthy discussion, we ask that comments remain on topic. This means that comments should relate to the topic of the Instagram photo or video. While we welcome reasonable critiques, we may delete negative comments about Heartland Bank, our competitors, partner organizations, suppliers, etc. 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.

Our Instagram page will be moderated by Heartland Bank employees. Comments will be reviewed to ensure that they comply with our policies. We reserve the right to delete comments that we deem are abusive, inflammatory, or









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otherwise inappropriate. Please note:

- Our Instagram page is a place for distributing Heartland image and video content. Conversations between and among individuals and Heartland Bank are not considered a substitute channel for services or general questions. Please visit hbtbank.com for more information about specific products and services. Users are also encouraged to let us know if they like an Instagram post by adding a heart.
- Do not post material you do not have the right to post under law (such as copyright, trade secrets or securities) or due to your personal contractual or fiduciary relationships.
- Our Instagram 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 Instagram page is also not to be used to report phishing or criminal activity. Suspicious emails should be forwarded to <a href="https://http
- Heartland Bank reserves the right to follow, or not follow, any user from our Instagram page without prior written notice or consent for violations of community policies. We will be accepting followers on a limited basis.
- Any comment(s) which we deem to be criminal in nature, instigates or implies violence toward oneself or another may be reported to the proper authorities.

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 Instagram 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 Instagram 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, ideas or any other content on our Instagram 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 URLs 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.









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Privacy and security policies

With respect to content collected through our Instagram page, Heartland Bank follows Instagram's privacy policy, which can be accessed <a href="https://www.nee.google.goo

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.







