

# FACTS

## WHAT DOES HEARTLAND BANK AND TRUST COMPANY 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:

- Social Security number and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Heartland Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heartland Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### Questions?

Call 888-897-2276 or go to [www.hbtbank.com](http://www.hbtbank.com)



# PRIVACY POLICY



401 N. Hershey Rd. • P.O. Box 67  
Bloomington, IL 61702-0067



PRSR1 STD  
U.S. Postage  
Paid  
Permit 365  
Bloomington, IL

# Heartland Bank Locations

**ANTIOCH**  
847-838-2265  
485 Lake St.

**AURORA**  
630-585-9900  
1575 Ogden Ave.

**BLOOMINGTON-NORMAL**  
309-662-4444  
401 N. Hershey Rd., Bloomington  
205 N. Main St., Bloomington  
2111 E. Oakland Ave., Bloomington  
2231 W. Market St., Bloomington  
200 W. College Ave., Normal  
1725 Ft. Jesse Rd., Normal

**CARLOCK**  
309-376-2311  
207 W. Washington St.

**CHAMPAIGN-URBANA**  
217-359-5555  
1101 W. Windsor Rd., Champaign  
2101 W. Springfield Ave., Champaign  
602 S. Vine St., Urbana

**CHENOA**  
815-945-2311  
801 E. Cemetery Ave.

**DEKALB**  
815-756-1444  
913 S. 4th St.

**DELAVAN**  
309-244-7521  
418 S. Locust St.

**EL PASO**  
309-527-4400  
99 N. Elm St.  
45 N. Fayette (IGA)

**ELWOOD**  
815-423-5300  
430 E. Mississippi Ave.

**EUREKA**  
309-467-2391  
108 N. Main St.  
1821 S. Main St.

**FARMER CITY**  
309-928-2161  
333 S. Main St.

**GENOA**  
815-784-5101  
327 W. Main St.

**GERMANTOWN HILLS**  
309-383-3288  
379 Old Germantown Rd.

**GIBSON CITY**  
217-784-4206  
130 N. Church St.

**GURNEE**  
847-662-2265  
36044 N. Brookside Dr.

**HAMPSHIRE**  
847-683-4444  
819 Warner St.  
at Route 72

**HENRY**  
309-364-3971  
703 Third St.

**HUNTLEY**  
847-669-9292  
12101 Regency Square Pkwy.

**LEXINGTON**  
309-365-3322  
401 W. Main St.

**MACKINAW**  
309-359-3121  
116 S. Main St.

**METAMORA**  
309-367-2375  
105 N. Menard St.

**MINOOKA**  
815-467-4474  
500 Bob Blair Rd.

**MORTON**  
309-263-8406  
223 S. Main St.  
179 E. Courtland St.

**NEWARK**  
815-695-5113  
301 S. Union St.

**OGLESBY**  
815-883-8473  
501 W. Walnut St.

**PEKIN**  
309-347-6626  
3400 Court St.

**PEORIA**  
309-693-8664  
3501 W. War Memorial Dr.  
9010 N. Allen Rd.

**PERU**  
815-223-7500  
925 Shooting Park Rd.

**PLAINFIELD**  
815-439-2265  
5650 Caton Farm Rd.  
815-254-6800  
14901 S. ROUTE 59

**PLANO**  
630-552-1414  
11500 E. US Highway 34

**PRINCETON**  
815-875-4444  
606 S. Main St.  
423 S. Sixth St.  
815-876-1122  
2101 N. Main St.

**SANDWICH**  
815-786-2115  
200 E. Church St.  
815-786-9292  
21 Gletty Rd.

**SCHAUMBURG**  
847-882-4000  
321 W. Golf Rd.

**SHOREWOOD**  
815-744-4620  
700 W. Jefferson St.

**SOMONAUK**  
815-498-2396  
128 S. Depot St.

**SPRING VALLEY**  
815-664-2321  
100 E. Dakota St.  
101 W. Dakota St.

**SYCAMORE**  
815-756-1444  
124 S. Main St.  
1985 DeKalb Ave.

**WASHINGTON**  
309-444-3131  
130 S. Main St.  
100 S. Cummings Ln.

**WESTERN SPRINGS**  
708-246-2200  
4456 Wolf Rd.



Customer Care Center  
888-897-2276  
hbtbank.com

## Who we are

**Who is providing this notice?**

Heartland Bank and Trust Company

## What we do

How does Heartland 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.

How does Heartland Bank collect my personal information?

We collect your personal information, for example, when you

- ▶ open an account or apply for a loan
- ▶ make a wire transfer or use your credit or debit card
- ▶ make deposits or withdrawals from your account

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

- ▶ 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.

- ▶ *Heartland Bank does not share with our affiliates.*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ▶ *Heartland Bank does not share with non-affiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ▶ *Our joint marketing partners include an investment company.*