

**FACTS****WHAT DOES HEARTLAND FINANCIAL USA, INC. DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account Balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Heartland Financial USA, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heartland Financial USA, Inc. 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	Yes
<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	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>If you want to limit sharing, please call your institution at the toll-free number listed below.</p> <table> <tr> <td>Arizona Bank &amp; Trust 877-280-1857</td> <td>Citizens Finance 888-547-1980</td> </tr> <tr> <td>Citywide Banks 877-280-1859</td> <td>Dubuque Bank and Trust Company 877-280-1851</td> </tr> <tr> <td>DB&amp;T Insurance 877-857-6032</td> <td>Illinois Bank &amp; Trust 877-280-1853</td> </tr> <tr> <td>Minnesota Bank &amp; Trust 877-280-1860</td> <td>New Mexico Bank &amp; Trust 877-280-1856</td> </tr> <tr> <td>Morrill &amp; Janes Bank and Trust Company 877-280-1862</td> <td>Premier Valley Bank 877-280-1863</td> </tr> <tr> <td>Rocky Mountain Bank 877-280-1858</td> <td>Wisconsin Bank &amp; Trust 877-280-1855</td> </tr> </table> <p><b>Please Note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	Arizona Bank & Trust 877-280-1857	Citizens Finance 888-547-1980	Citywide Banks 877-280-1859	Dubuque Bank and Trust Company 877-280-1851	DB&T Insurance 877-857-6032	Illinois Bank & Trust 877-280-1853	Minnesota Bank & Trust 877-280-1860	New Mexico Bank & Trust 877-280-1856	Morrill & Janes Bank and Trust Company 877-280-1862	Premier Valley Bank 877-280-1863	Rocky Mountain Bank 877-280-1858	Wisconsin Bank & Trust 877-280-1855
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<b>Questions?</b>	<p>If you have any questions, please call your institution at the toll-free number listed below:</p> <table> <tr> <td>Arizona Bank &amp; Trust 877-280-1857</td> <td>Citizens Finance 888-547-1980</td> </tr> <tr> <td>Citywide Banks 877-280-1859</td> <td>Dubuque Bank and Trust Company 877-280-1851</td> </tr> <tr> <td>DB&amp;T Insurance 877-857-6032</td> <td>Illinois Bank &amp; Trust 877-280-1853</td> </tr> <tr> <td>Minnesota Bank &amp; Trust 877-280-1860</td> <td>New Mexico Bank &amp; Trust 877-280-1856</td> </tr> <tr> <td>Morrill &amp; Janes Bank and Trust Company 877-280-1862</td> <td>Premier Valley Bank 877-280-1863</td> </tr> <tr> <td>Rocky Mountain Bank 877-280-1858</td> <td>Wisconsin Bank &amp; Trust 877-280-1855</td> </tr> </table>	Arizona Bank & Trust 877-280-1857	Citizens Finance 888-547-1980	Citywide Banks 877-280-1859	Dubuque Bank and Trust Company 877-280-1851	DB&T Insurance 877-857-6032	Illinois Bank & Trust 877-280-1853	Minnesota Bank & Trust 877-280-1860	New Mexico Bank & Trust 877-280-1856	Morrill & Janes Bank and Trust Company 877-280-1862	Premier Valley Bank 877-280-1863	Rocky Mountain Bank 877-280-1858	Wisconsin Bank & Trust 877-280-1855
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Who We Are	
Who is providing this notice?	Heartland Financial USA, Inc. on behalf of its affiliates.
What We Do	
How does Heartland Financial USA, Inc. 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 Financial USA, Inc. collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Deposit money</li> <li>• Apply for a loan</li> <li>• Seek advice about your investments</li> <li>• Tell us about your investment or retirement portfolio</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a common ownership of Heartland Financial USA, Inc. which includes financial companies such as Arizona Bank &amp; Trust, Bankers Realty Solutions LLC, Citizens Finance, Citizens Finance of Illinois, Citywide Banks, Dubuque Bank and Trust Company, DB&amp;T Insurance, Heartland Financial USA, Inc. Insurance Services, Illinois Bank &amp; Trust, Minnesota Bank &amp; Trust, Morrill &amp; Janes Bank and Trust Company, New Mexico Bank &amp; Trust, Premier Valley Bank, Rocky Mountain Bank, Wisconsin Bank &amp; Trust.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Heartland Financial USA, Inc. does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint Marketing Partners include a life style benefits provider and Insurance companies.</i></li> </ul>

Other Important Information	
<p><b>State Laws:</b></p> <p><b>Nevada Residents:</b> We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling the phone number listed under the To Limit Our Sharing section.</p> <p>Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number is 702-486-3132; Email: BCPINFO@ag.state.nv.us.</p> <p><b>California residents:</b> Under California law, we will not share information we collect about you with companies outside of Heartland Financial USA, Inc. and its affiliates, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California Law.</p>	

Heartland Financial USA, Inc. legal entities and businesses covered by this notice	
<p>Financial Institutions and affiliates of Heartland Financial USA, Inc. that are providing this notice are as follows: Arizona Bank &amp; Trust, Bankers Realty Solutions LLC, Citizens Finance, Citizens Finance of Illinois, Citywide Banks, Dubuque Bank and Trust Company, DB&amp;T Insurance, Heartland Financial USA, Inc. Insurance Services, Illinois Bank &amp; Trust, Minnesota Bank &amp; Trust, Morrill &amp; Janes Bank and Trust Company, New Mexico Bank &amp; Trust, Premier Valley Bank, Rocky Mountain Bank, and Wisconsin Bank &amp; Trust.</p>	

