Your locally owned Community Bank. Serving all of Highlands County.



24 hour banking 1-877-626-1300

www.heartlandnb.com FILED JUL 03, 2014 DOCUMENT NO. 03471-14 **FPSC - COMMISSION CLERK** 

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2540 SHUMARD OAK BLVD				
TALLAHASSEE FL 32399-701	.9			
	BUSINES	S MMIA		
Account Number		Statement Dates 6/01/14 thru	6/30/14	
Previous Balance	.00	Days in the statement period	30	
Deposits/Credits	.00	Average Ledger	0	

Deposita/ciculta	
Checks/Debits	
Service Charge	
Interest Paid	
Ending Balance	
	Checks/Debits Service Charge Interest Paid

Statement Dates 6/01/14 thru	6/30/14
Days in the statement period	30
Average Ledger	0
Average Collected	0
-	

## **Daily Balance Information**

.00 .00 .00 .00

Date	Balance	Date	Balance	Date	Balance	Date	Balance
6/01	.00	I		I			

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320 U.S. Highway 27 North Sebring, FL 33870-2147 (863) 386-1300



Rev. 04/2014

FACTS	WHAT DOES HEARTLAND NATIONAL BANK 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?	<ul> <li>The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul> <li>Social Security number</li> <li>Income</li> <li>Account balances</li> <li>Credit history</li> </ul> </li> <li>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</li> </ul>				
How?	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 National Bank chooses to share; and whether you can limit this sharing.				
Possons we			1		
Reasons we	can share your personal information	Does Heartland National Bank share?	Can you limit this sharing?		
For our every such as to proc account(s), res	day business purposes - ess your transactions, maintain your pond to court orders and legal or report to credit bureaus		Can you limit this sharing? No		
For our every such as to proc account(s), res investigations, For our mark	day business purposes - ess your transactions, maintain your pond to court orders and legal	Bank share?			
For our every such as to proc account(s), res investigations, For our mark to offer our pro	day business purposes - ess your transactions, maintain your pond to court orders and legal or report to credit bureaus eting purposes -	Bank share? Yes	No		
For our every such as to proc account(s), respinvestigations, For our mark to offer our proc For joint mark For our affilia	day business purposes - ess your transactions, maintain your pond to court orders and legal or report to credit bureaus eting purposes - oducts and services to you	Bank share? Yes No	No We don't share		
For our every such as to proc account(s), respinvestigations, For our mark to offer our proc For joint mark For our affilia information ab	day business purposes - ess your transactions, maintain your pond to court orders and legal or report to credit bureaus eting purposes - oducts and services to you keting with other financial companies ites' everyday business purposes -	Bank share? Yes No No	No We don't share We don't share		
For our every such as to proc account(s), respinvestigations, For our mark to offer our proc For joint mark For our affilia information ab For our affilia	day business purposes - ess your transactions, maintain your pond to court orders and legal or report to credit bureaus eting purposes - oducts and services to you keting with other financial companies tes' everyday business purposes - out your transactions and experiences ttes' everyday business purposes -	Bank share? Yes No No No	No We don't share We don't share We don't share		

What We Do	
How does Heartland National 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 National Bank collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>Open an account</li> <li>Give us your wage statements</li> <li>Give us your contact information</li> <li>Make a wire transfer</li> <li>Pay us by check</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <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> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>
Definitions	
Affiliates	<ul> <li>Companies related by common ownership or control. They can be financial and non-financial companies.</li> <li>Heartland National Bank has no affiliates.</li> </ul>
Nonaffiliates	<ul> <li>Companies not related by common ownership or control. They can be financial and non-financial companies.</li> <li>Heartland National Bank does not share with nonaffiliates so they can market to you.</li> </ul>
Joint Marketing	<ul> <li>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</li> <li>Heartland National Bank doesn't jointly market.</li> </ul>

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