FACTS	WHAT DOES THE HERITAGE GROUP 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 overdraft history ■ credit history and investment experience 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 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 Heritage Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Heritage Group share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	■ Visit us online: **www.bankonheritage.com** and click on the Privacy link at the bottom of the page **or** ■ Mail the **form** below **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.
Questions?	Call 888-550-5254 Extension 17 to visit with the Compliance Officer

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Mail-in Form

Complete and return this section ONLY if you wish to opt-out of our information sharing. Please write legibly so we can honor your opt-out request.

Mark any/all you want to limit:

- ❑ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ❑ Do not allow your affiliates to use my personal information to market to me.
- ❑ Do not share my personal information with nonaffiliates to market their products and services to me.

Name		**Mail to:** Heritage Group Attn: Compliance Officer PO Box 487 Wood River NE 68883
Address		
City, State, Zip		
Account #		

Who we are	
Who is providing this notice?	This disclosure relates to the information sharing practices within the Heritage Group family of companies, which is comprised of: ■ Heritage Bank ■ Heritage Insurance ■ HGI Realty ■ Heritage Advisory Services

What we do	
How does the Heritage Group 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. Relative to electronic account access, multiple layers of authentication are required before access is granted.
How does the Heritage Group collect my personal information?	We collect your personal information, for example, when you ■ open an account or apply for a loan ■ seek financial advice or advice about your investments ■ apply for insurance 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
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Our affiliates include companies within the Heritage Group including Heritage Bank, Heritage Insurance, HGI Realty and Heritage Advisory Services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Nonaffiliates we may share with can include investment companies, such as LPL Financial, the broker-dealer used by our registered investment representatives, as well as insurance or other outside companies.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include credit card companies and other direct marketing companies we may use to market our services.*