

FACTS		WHAT DOES CITYWIDE BANKS, A DIVISION OF HTLF 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?	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"> • Social Security number and income • Account Balances and Payment History • Credit History and Credit Scores 		
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 Citywide Banks, a division of HTLF Bank, chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Citywide Banks, a division of HTLF Bank share?	Can you limit this?
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	Yes
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 non-affiliates to market to you		No	We don't share
To limit our sharing	Call toll-free 877-280-1859. Please note: 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.		
Questions?	Call toll-free 877-280-1859.		
Who We Are			
Who is providing this notice?	Citywide Banks, a division of HTLF Bank.		

What We Do	
How does Citywide Banks, a division of HTLF 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 Citywide Banks, a division of HTLF Bank, collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Tell us about your investment or retirement portfolio • Apply for a loan or seek advice about your investments <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"> • 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 <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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies with the same common ownership as Citywide Banks, a division of HTLF Bank, including, Arizona Bank & Trust, Bank of Blue Valley, Dubuque Bank and Trust Company, First Bank & Trust, Illinois Bank & Trust, Minnesota Bank & Trust, New Mexico Bank & Trust, Premier Valley Bank, Rocky Mountain Bank, Wisconsin Bank & Trust; others such as Heartland Financial USA, Inc. Insurance Services and our parent Heartland Financial USA, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Citywide Banks, a division of HTLF Bank, does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our Joint marketing partners include a lifestyle benefits provider and insurance companies.</i>
Other Important Information	
<p>State Laws:</p> <p>Nevada Residents: 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>California residents: 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> <p>Texas Residents: First Bank & Trust is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Banking. Any consumer wishing to file a complaint against First Bank & Trust should contact the Texas Department of Banking through one of the means indicated below:</p> <p>In person or U.S. Mail: Texas Department of Banking, 2601 N. Lamar Boulevard, Suite 300, Austin TX, 78705-4294; By telephone: (877) 276-5554; By fax: (512) 475-1313; By email: consumer.complaints@dob.texas.gov; Through a website: www.dob.texas.gov.</p>	