



Electronic Documents (Paperless) Disclosure

This paperless Electronic Document Disclosure ("Disclosure") applies to each account you have with any of the Heartland Bank and Trust Company entities.

The words "we," "us," and "our" refer to the Heartland Bank entities with whom you have your Account. The words "you" and "your" mean you, the individual(s) or entity identified on the Account(s) as the owner or authorized signer. As used in this Disclosure, "Communication" means any Account periodic statement, or associated authorization, agreement, disclosure, notice, or other information related to your account, including but not limited to information that we are required by law to provide to you in writing.

1. Scope of Communications to Be Provided in Electronic Form

When you select "Accept" with respect to an Account, you agree that we may provide you with any Communications relating to that Account in electronic format, and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with your account
- Periodic disclosures or monthly billing statements for your Account(s)
- Notice or disclosures about a change in terms of your Account or associated payment feature
- Privacy policies and notices

2. Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a website that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a website that we will generally designate in advance for such purpose.

3. Authorization

By accepting below you are acknowledging receipt of the terms and conditions contained in the Heartland Bank Electronic Documents Disclosure to which you agree to be bound. By accepting below, we will discontinue mailing printed deposit account statements on all accounts where you are identified as owner or account holder to your address of record once you choose to receive eStatements. Future statements will be available on a secured website which you may access to obtain, review, print, and copy/download your periodic statements. Each month we will send an e-mail notice to the e-mail address associated with your account advising you of the availability of your eStatement.

If your account is joint with another person, one of you may consent to receive disclosures electronically and that person's election to receive eStatements shall apply to both of you. We will send the notice regarding the availability of your eStatements to the e-mail address of the customer who has asked for eStatements.



You must promptly access/review your eStatement and any accompanying items and notify us in writing within the applicable time period specified in your deposit account agreement of any error, unauthorized transaction, or other irregularity. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) begin on the Statement date regardless of when you receive and/or open the eStatement. You agree to notify us immediately of any change in your e-mail address.

Upon receipt of any periodic statement, you agree to review the statement for any discrepancies, errors or unauthorized transfers and report them promptly, and in no event, later than 60 Business Days after the statement date. In addition, you shall notify the Bank immediately if you learn of or discover, from any source, the possibility of error or lack of authority in the transfer of funds.

4. Notices

You may withdraw your consent to receive Communication in electronic form for any of your Accounts by logging into your online banking account or contacting us in writing at the following address:

Heartland Bank
PO Box 13255
Springfield, IL 62791

At our option, we may treat your provision of an invalid e-mail address, or the subsequent malfunction of a previously valid e-mail address, as a withdrawal of your consent to receive electronic Communication. We will not impose a fee to process the withdrawal of your consent to receive electronic Communications. A withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this Disclosure and your Account(s), and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by logging into your online banking account or contacting us in writing at the following address:

Heartland Bank
PO Box 13255
Springfield, IL 62791

We reserve the right, at our sole discretion, to discontinue the provision of your electronic Communications, or to terminate or change the terms and conditions on which we provide electronic Communication, including any applicable discount for receiving Electronic Documents. We will provide you with notice of any such termination or change as required by law.

5. Requesting Paper Copies

We will not send you a paper copy of any Communication unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it





yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any Communication that you have authorized us to provide electronically.

6. Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records, a copy of your Electronic Documents, this Disclosure, your initial authorization to receive Electronic Documents and any changes to that authorization, and any other Communications that is important to you.

7. Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- an Internet browser such as Google Chrome, Mozilla Firefox, Microsoft Edge or Apple Safari.
- an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic Communications programs.
- a personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form.

8. Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.