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



24 hour banking 1-877-626-1300

www.heartlandnb.com

FILED OCT 04, 2013 DOCUMENT NO. 05929-13 FPSC - COMMISSION CLERK

BUSINESS MMIA

| Account Number | | Statement Dates 9/01/13 thru | 9/30/13 |
|------------------|-----|------------------------------|---------|
| Previous Balance | .00 | Days in the statement period | 30 |
| Deposits/Credits | .00 | Average Ledger | 0 |
| Checks/Debits | .00 | Average Collected | 0 |
| Service Charge | .00 | | |
| Interest Paid | .00 | | |
| Ending Balance | .00 | | |

Daily Balance Information

| Date | Balance | Date | Balance | Date | Balance | Date | Balance |
|------|---------|------|---------|------|---------|------|---------|
| 9/01 | .00 | | | | | ļ | |



IMPORTANT: PLEASE EXAMINE THIS STATEMENT OF YOUR ACCOUNT AND THE ENCLOSED ITEMS AT ONCE. IF NO ERROR IS REPORTED TO US WITHIN 14 DAYS. THIS STATEMENT WILL BE CONSIDERED CORRECT.

| DATE OR NUMBER | AMOUNT | | |
|----------------|--------|--|--|
| | | | |
| | | | |
| | | CHECKBOOK RECONCILIATION ENTER BALANCE THIS STATEMENT | |
| | | ADD RECENT DEPOSITS | |
| | | | |
| | | TOTAL S | \$ |
| | | | |
| | | BALANCE | |
| | | | SHOULD AGRIE 2010 SHOULD CHECKEOOK RALANCE AFTER DEDUCTING CHARGES AND ADD ING CREDITS INCLUDED ON THIS STATEMENT, BUT NOT SHOWN IN YOUR CHECKEOOK. |
| TOTAL | | | |

INQUIRIES ABOUT YOUR DIRECT DEPOSIT

If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us to find out whether the deposit has been made. See below for the correct phone number.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFER

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, telephone us or write us (see below for the correct phone number and address) as soon as you can. We must hear from you no later than 30 days after we sent you the FIRST statement on which the error or problem appeared. Please include the following information:

- (1) Your name and account number.
- (2) Description of the error or the transfer you are unsure about and an explanation as clearly as you can why you believe there is an error or why you need more information.
- (3) The dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more the 10 business days to do this, we will recredit your account for the amount you find is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IN CASE OF ERROR OR QUESTIONS CONCERNING YOUR STATEMENT CALL OR WRITE:

863-453-6000 Heartland National Bank 800 West Main Street Avon Park, FL 33825-3608 863-386-1322 Heartland National Bank 5033 U.S. Hwy. 27 North Sebring, FL 33870-1220 863-386-1300 Heartland National Bank 320 US Hwy 27 North Sebring, FL 33870-2147

863-699-1300 Heartland National Bank 600 US Hwy 27 North Lake Placid, FL 33852-7939



| 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? | 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 • Income • Account balances When you are <i>no longer</i> our customer, we continue to share your information as described in this notice | | | |
| The second second second | | | | |
| How? | everyday business. In the section b | re customers' personal information to run their elow, we list the reasons financial companies I information; the reasons Heartland National | | |

Bank chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Heartland National Bank 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 | No | We don't share |
| For joint marketing with other financial companies | No | We don't share |
| For our affiliates' everyday business purposes - information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes - information about your creditworthiness | No | We don't share |
| For nonaffiliates to market to you | No | We don't share |

Questions? Call 863-386-1300 or go to Bank@HeartlandNB.com

| 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? | We collect your personal information, for example, when you Open an account Give us your wage statements Give us your contact information Make a wire transfer Pay us by check 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 State laws and individual companies may give you additional rights to limit sharing. | | |
| Definitions | | | |
| Affiliates | Companies related by common ownership or control. They can be financial and non-financial companies. • Heartland National Bank has no affiliates. | | |
| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies. Heartland National Bank does not share with nonaffiliates so they can market to you. | | |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Heartland National Bank doesn't jointly market. | | |

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