Your locally owned Community Bank. Serving alPotCEIVED-FPSC Highlands County.



24 hour banking 1-877-626-1300

www.heartlandnb.com

CLERK

12 OCT -4 AM 8: 30 Heartland
COMMISSION National Bank

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դելիկերըը, առաբիրըը հայարի հերկարի THE PUBLIC SERVICE COMMISSION ATTN: ANN COLE, DOC# 080353-WU 2540 SHUMARD OAK BLVD TALLAHASSEE FL 32399-7019

Page Account Number: Date:

1 of 1

09/28/12

BUSINESS MMIA

Account Number		Statement Dates 9/01/12 thru	9/30/12
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					1	Dalarico

DOCUMENT NUMBER-DATE

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		
DATE OFFICEMENT			
		AND	
		CHECKBOOK RECONCILIATION ENTER	
		BALANCE THIS STATEMENT	
-AANI-		ADD	
		RECENT DEPOSITS (NOT CREDITED ON THIS STAIMENT)	3
		TOTALS	
		SUBTRACT	
		SUBTRACT CHECKS OUTSTANDING	
		BALANCE	
		DALANOL	TO THE PARTY WOULD
			SHOULD AGREE WITH YOUR CHECKBOOK BALANCE AFTER
			DEDUCTING CHARGES AND ADD- ING CREDITS INCLUDED ON THIS
			STATEMENT, BUT NOT SHOWN IN YOUR CHECKBOOK.
TOTAL			
	J		Address of the second of the s

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
- Payment history

Income

- Transaction or loss history
- Account balances
- Credit history

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 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 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.