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*Minnesota Bank & Trust,
a subsidiary of Heartland Financial USA, Inc.
"A Forbes Best Bank 2018"*



**PARENT COMPANY OF MINNESOTA BANK & TRUST
RECOGNIZED AS A FORBES BEST BANK IN AMERICA FOR 2018**

EDINA, MN-- February 20, 2018 — Minnesota Bank & Trust, through its parent company, Heartland Financial USA, Inc. (NASDAQ:HTLF), has been named a “*Forbes Best Bank 2018.*”

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland 60th among a nationwide group of 100 leading banking organizations with assets ranging from \$9 billion to over \$2 trillion.

“We are proud to be named among the Best Banks in America for 2018,” said Steve Ward, Interim President at Minnesota Bank & Trust. “As a community bank, what sets us apart is our strong commitment to our customers, combined with access to ‘big-bank’ products and services as part of Heartland.”

“The *Forbes* ranking underscores the benefits of our unique structure—the strength and capabilities of a big bank, combined with the personal touch and local decision-making of a community bank,” Ward said.

To compile the rankings, *Forbes* used data collected by SNL Financial through the third quarter of 2017 on the country’s largest publicly traded banks and thrifts. The data covered ten metrics of financial health: return on average equity; net interest margin; nonperforming loans (NPLs) as a percentage of loans; nonperforming assets as percentage of assets; reserves as a percentage of NPLs; two capital ratios (Tier 1 and risk-based); and leverage ratio. *Forbes* generated its ranking based on an average of the individual ranks of each metric.

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About Minnesota Bank & Trust

Minnesota Bank & Trust, a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a state chartered bank with more than \$126 million in assets and located in Edina, MN. The bank specializes in business lending and deposit services, and provides a wide variety of personal credit, private client services and deposit services along with complete electronic banking programs. Minnesota Bank & Trust is a member of the FDIC and an Equal Housing Lender. Visit www.mnbankandtrust.com for more information.

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