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For Immediate Release

MINNESOTA BANK & TRUST INTRODUCES SECURITY BRIEF, AIMS TO HEIGHTEN CYBER SECURITY AWARENESS

Minnetonka, Minnesota – October 1, 2018 — The ever-changing landscape of cybercrime introduces new threats. Keeping up with cyber security best practices can be a little overwhelming, but the professionals at Minnesota Bank & Trust created a list of the top three steps businesses and individuals can take to protect themselves. “We thought it would be helpful to cut through the clutter, and establish the most critical steps toward protecting families and businesses against cybercrime,” Ken Brooks, President and CEO of Minnesota Bank & Trust, said.

While the cyber security industry has been making great strides, cyber criminals are becoming more creative and have diversified their attack strategies. For more than a decade, complex and sophisticated cybercrime organizations focused on large organizations. Today, cyber criminals are increasingly attacking small businesses and consumers with greater frequency, which means we all must take steps to safeguard our information.

“We invest in security technology and education 365 days a year,” Ken Brooks said. “The first step in protecting your family and/or business is cyber awareness,” Ken Brooks said. Minnesota Bank & Trust introduced “Security Brief” for business and for families.

SECURITY BRIEF FOR BUSINESS

1. **Make sure you’re paying an actual vendor.** Always verify payment requests submitted to your business. Verify with a second individual or with the requestor, but through a different channel than the one used to submit the request. Always use a phone number on file, not a phone number contained in the request. Never feel pressured to initiate a payment without verification. It is safer to take a little longer and be sure the payment is legitimate, than to be quick and lose thousands of dollars to fraud. Always verify any change to vendor payment instructions (i.e., bank name or account number) and use dual control—establish a dual control requirement for all outgoing ACH or wire payments.
2. **Reduce payment fraud risks** by separation of Accounts Payable (AP) duties and account segregation. Once your process has the checks and balances you need to avoid duplicate and/or unauthorized payments, talk to your Treasury Management team to evaluate today’s tools and technology that not only help reduce payment fraud, but can also help you automate some of the AP process to save time and money.
3. **Require multi-factor authentication** when receiving initial payment information or a request to change payment information.

SECURITY BRIEF AT HOME

1. **Use strong passwords** and change them at least once per quarter. DO NOT use the same password for multiple log ins. Use multi-factor authentication whenever it’s available.

2. Avoid unknown links or attachments in email. When you receive a request for payment via email, review it carefully and if there is any doubt, contact the vendor via the phone number listed on a previous invoice or look up their number online to verify. Fraudsters can change any company's email address by adding a letter, a period or another character that people may miss if they are not aware of the risk of fraud.

3. Use anti-virus software. Install and maintain current anti-virus software on all devices, including mobile phones and tablets.

For more information about cyber security, visit www.mnbankandtrust.com/stopfraud.

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.

About Heartland Financial USA, Inc.

Heartland Financial USA, Inc. is a \$11.3 billion diversified financial services company providing commercial and retail banking, residential mortgage, wealth management, investment services, insurance and consumer finance services. Heartland currently has 122 banking locations in 91 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado, California, Kansas, Minnesota and Texas. Additional information about Heartland Financial USA, Inc. is available at www.htlf.com.

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