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FOR IMMEDIATE RELEASE

MINNESOTA BANK & TRUST ANNOUNCES SCOTT SELL TO LEAD RESIDENTIAL MORTGAGE LENDING

EDINA, MN – November 15 –Minnesota Bank & Trust (MBT) announces veteran mortgage professional, Scott Sell, will lead its residential lending group. Sell was most recently sales manager with Wells Fargo Home Mortgage.

Sell cites Minnesota Bank & Trust’s connection to its clients as the reason he decided to take on his new role.

“Minnesota Bank & Trust truly connects with clients and has the ability to deliver that unique community bank feel, but also is able to leverage resources from a large institution like Heartland Financial”, Sell states.

Prior to joining Minnesota Bank & Trust, Sell was responsible for multiple business lines at Wells Fargo Home Mortgage including private mortgage banking, renovation and construction lending. Sell is a graduate of Minnesota State University – Mankato and has Bachelor of Science (B.S.) in Biology and Business Administration. He is also a member of the Minnesota National Guard.

“We are very pleased to have Scott join the Minnesota Bank & Trust team,” said John Rhoades, Minnesota Bank & Trust interim president and CEO. “His history of focusing on clients and his commitment to delivering value makes him a valuable asset to our organization.”

About Minnesota Bank & Trust

Minnesota Bank & Trust, a subsidiary of [Heartland Financial USA Inc.](#), (NASDAQ: HTLF), is a full service bank with assets of more than \$217 million. Founded in 2008, the bank is focused on providing commercial, private, nonprofit, and mortgage banking services. Visit www.mnbankandtrust.com or call 952.841.9300 to learn more. Minnesota Bank & Trust is a member of the FDIC and an Equal Housing Lender.
