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**FOR IMMEDIATE RELEASE**

**MINNESOTA BANK & TRUST SELECTS MARGARET JOHNSON TO LEAD RETAIL AND SMALL BUSINESS BANKING**

**EDINA, MN – October 18, 2016**—Minnesota Bank & Trust (MBT) today announced the appointment of Margaret A. Johnson to the position of Bank Center Manager/Retail and Small Business Banking, at the Edina headquarters location.

Johnson will be responsible for driving the retail sales culture, acquiring new business and achieving overall sales growth goals for retail and small business banking. She will also lead and coach the sales team to enhance overall performance. Johnson spent the last nine years of her career at BMO Harris Bank, most recently as Assistant Vice President of the Central Region. She started her career in personal banking at Wells Fargo.

“We are pleased to have Margaret Johnson lead our retail and small business team,” said Kate Kelly, Minnesota Bank & Trust President. “She brings a wealth of financial consulting and sales skills to the role. Combining that banking expertise with her strong leadership presence will serve us well as she mentors our sales teams and establishes relationships with community organizations and business networks, all with an eye on growing our business.”

**About Minnesota Bank & Trust**

Minnesota Bank & Trust, a subsidiary of [Heartland Financial USA Inc.](http://Heartland Financial USA Inc.), (NASDAQ: HTLF), is a full service bank founded in 2008. The bank is focused on providing commercial, private, nonprofit, and mortgage banking services. Visit [www.mnbankandtrust.com](http://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.

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