

TO OUR VALUED CLIENTS



The coronavirus (COVID-19) outbreak continues to evolve and is disrupting many aspects of daily life. This is a difficult and unprecedented time, and we understand that uncertainty is affecting us all. Minnesota Bank & Trust stands with our customers, employees and the communities we call home. While we work through this together, please know that our team is here as your business partner in supporting your banking needs as you prepare and protect your business.

Backed by Heartland Financial USA, Inc., our bank and holding company are strong. We have built a fortress balance sheet, and have adequate liquidity and capital.

Because of this financial strength, we are focusing on the needs of our business clients. Our commitment is unwavering and withstands the current conditions.

HEARTLAND'S STRENGTH BY NUMBERS



\$13B
Assets

0
Annual Losses

40th
Forbes Best Bank in America 2020

11
Charters

12
States

84
Communities

114
Banking Locations

OUR PLAN MOVING FORWARD



Our bank and Heartland Financial's comprehensive Business Resiliency and Continuity Plan has been activated. We have taken significant steps to minimize risk including suspending business travel, establishing work from home for employees, canceling in-person meetings, events, gatherings and much more.

We are monitoring the federal government's proposed economic programs and actions, and as each of these are approved, we will determine how the programs can be used to benefit our clients. We remain confident in our ability to deliver your business banking products and services.

WE'RE HERE TO HELP YOU

- ▶ **Working Capital** – While your business operations might be adversely affected by COVID-19, we understand managing cash flow over the next several months will be critical. Leveraging Commercial Lines of Credit, Commercial Credit Cards¹, Electronic Accounts Payable (EAP), and other tools can help extend and manage cash flow.
- ▶ **Treasury Management and Liquidity Services** – Optimizing payables and receivables can help your businesses bottom line.
- ▶ **Digital, Online and Remote Banking Services** – Time is money, and you can save both by managing your accounts anytime from anywhere.
- ▶ **Online and Mobile Banking** – Assure you have necessary users and procedures in place if employees need to be absent from work
 - Utilize remote deposit capture or mobile deposit rather than bringing deposits into a banking center
 - If your ability to print checks is limited, utilize other options such as Commercial Credit Card, EAP, ACH or wire services
- ▶ **Fraud Prevention** – Fraudsters may take advantage during times of vulnerability and uncertainty to attack your business. Utilize fraud monitoring and detection tools, and practice internal and external fraud prevention processes.

We are here for you, reach out to us.

Treasury Management Support

Phone: 877.812.1565

Email: TMsupport@mnbankandtrust.com

Card Payment Solutions Customer Service

Monday - Friday: 8:00 a.m. - 6:00 p.m. CT (closed on Federal holidays)

Phone: 877.346.1412 | Email: CommercialCards@htlf.com