PRESS RELEASE

CONTACT:
Roger Erickson,
SVP, Residential Lending
608.298.1707

Wisconsin Community Bank earns USDA Homeownership Award for helping to foster 3,400 rural home purchases

MADISON, July 22, 2011 —Wisconsin Community Bank has received the Million Dollar Lender Gold Award from the U.S. Department of Agriculture (USDA). The award recognizes lenders that have provided more than $2 million of Guaranteed Rural Housing (GRH) loans to South Central Wisconsin rural residents. This level of participation has made Wisconsin Community Bank a part of helping 3,400 families achieve their dreams of homeownership.

"We're proud to participate in such a great program. By increasing the awareness of the program to potential homebuyers, we were able to double, from last year, the number of families that qualified for the program," said Senior Vice President of Residential Lending Roger Erickson. "Our entire team works hard to help grow the communities we serve."

USDA Rural Development Wisconsin State Director Stan Gruszynski added, "Our partnerships with Wisconsin Community Bank and our other approved lenders are extraordinarily valuable, and we look forward to sharing continued success with them as we provide affordable homeownership opportunities created through our Home Loan programs."

The GRH program assists homebuyers in obtaining 30-year fixed rate mortgages without the down payment or monthly mortgage insurance typically required by conventional lenders and programs. GRH loans are financed through participating lenders such as banks and credit unions, and are guaranteed by USDA Rural Development. The amount of the mortgage is limited by the applicant's repayment ability and can be made for up to 103.5 percent of the appraised value. There are no restrictions on the size or design of the home. Loan closing costs and repairs can often be financed with the home purchase.

Visit www.thewcb.com for more information on Wisconsin Community Bank, or www.rurdey.usda.gov/wi to learn more about USDA housing programs.

About Wisconsin Community Bank
Wisconsin Community Bank, a member of Heartland Financial USA, Inc., operates offices in Fitchburg, Cottage Grove, Madison, Middleton and Monroe with assets of more than $469 million. The bank offers a unique composition of credit and deposit services. Visit www.thewcb.com or call 608.203.1200 to learn more. Wisconsin Community Bank is a member of FDIC and an Equal Housing Lender.

###