CONTACT:
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FOR IMMEDIATE RELEASE

WISCONSIN BANK & TRUST NAMES KEVIN TENPAS PRESIDENT& CEO

Madison, WI, June 4, 2013 — Wisconsin Bank & Trust, a Madison-based community bank serving businesses and individuals from 10 branch offices statewide, announced today that Kevin Tenpas has been named President and CEO. Tom Wilkinson, who has been with the company since 1998, will continue as Chairman.

Commenting on the transition, Tom Wilkinson said, "This well-deserved recognition has been in the works for a while. Kevin helped found Heartland Business Bank in 1999 which was later rebranded Wisconsin Bank & Trust with all of the bank's Wisconsin offices in 2012. He was instrumental in developing our Specialty Lending programs offering SBA, Rural Development and Department of the Interior guaranteed loans to WB&T customers. Under Kevin's leadership, total loans here at WB&T have grown from $20,000,000 back in ~~in~~ 1998 to well over $445,000,000 today."

Wisconsin Bank & Trust is a subsidiary of Heartland Financial USA, Inc.

About Wisconsin Bank & Trust
Wisconsin Bank & Trust (WB&T) is a community bank with assets of $650 million serving customers in the Madison, Monroe, Green Bay, Sheboygan and southwest areas of Wisconsin. The bank operates ten branch offices, all located in Wisconsin, and is a subsidiary of Heartland Financial USA, Inc. WB&T is a member of the Federal Deposit Insurance Corporation and an Equal Housing Lender. Learn more at www.wisconsinbankandtrust.com.

About Heartland Financial USA, Inc.
Heartland Financial USA, Inc. is a $4.9 billion diversified financial services company providing banking, mortgage, wealth management, investment, insurance and consumer finance services to individuals and businesses. Heartland currently has 68 banking locations in 46 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado and Minnesota and loan production offices in California, Nevada, Wyoming, Idaho and North Dakota. Additional information about Heartland Financial USA, Inc. is available at www.htlf.com.

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