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My Heartland News



Best Banks to Work For

I am pleased to announce that Heartland Bank has been named one of the 2017 **Best Banks to Work For** in the United States by American Banker magazine. We are the first bank in Nebraska to be named, with Heartland Bank ranking 45th out of 75 recipients of the honor. We continue to work daily to make Heartland Bank a great place to work, as well as a tremendous place to bank and a terrific community partner.

As you all know, a bank is only as good as its associates, and we have the best in the business. I am always proud of how our team works tirelessly to anticipate and exceed customer expectations.



Be sure to visit our website or Facebook page to watch the video and meet the people behind the bank.

As we close out 2017 and prepare for 2018, I'd like to take this opportunity to thank you for your business and confidence in Heartland Bank. We work very hard to ensure the financial strength of the bank so we can continue to carry on our tradition that started in 1899. It's humbling to think of how many families and businesses we have partnered with for over 117 years.

Our goal is to improve the lives of our associates, customers and communities. This is how we measure our success over time. We feel we have a purpose in the communities we serve to make it a better place to live and do business.

Any bank can take deposits and make loans, but we work daily to make sure we are making a difference in people's lives. That's what gets us up each morning. Nothing is better in business than serving customers you care about with associates you care about. We pride ourselves on being a family at Heartland Bank – so, from our family to yours, we wish you a Merry Christmas and Happy New Year!

Thanks so much for doing business with Heartland Bank and trusting us as your banking partner.

— JOHN WILKINS, PRESIDENT / CEO

HOLIDAY HOURS

To provide our associates time to spend with their families this holiday season, we will be closed the following days:

- Saturday, December 23rd
- Monday, December 25th
- Saturday, December 30th
- Monday, January 1st

Winter 2017



Larger ATM Network, Less Fees

Spend your money on fun, not fees.

For as hard as you work for your money, you shouldn't have to throw it away on ATM surcharge fees. There are so much better ways for you to spend your money than getting charged when you need cash.

Because of this, Heartland Bank has switched to the MoneyPass ATM Network. The MoneyPass ATM Network has more than 25,000 ATMs nationwide for Heartland Bank customers to use without out-of-network ATM fees. This increased network of ATMs will make banking "on the go" easier for our customers. MoneyPass ATMs can be found across the nation in places like Walgreens and Walmart.

Increased ATM SECURITY

How to use chip cards at our ATMs

- 1 Insert your debit/credit card into the ATM.
- 2 Leave the card inserted in the machine for the entire transaction.
- 3 Remove the card when prompted by the ATM.

Where to Find In-Network ATMs

If you want to know where all of the MoneyPass ATMs are in your area, they're easy to find. Go to the MoneyPass website to search for the nearest ATM near you or use the MoneyPass mobile app to find locations when you're on the go. As always, all of the Heartland Bank ATMs are also available.

The MoneyPass app will show up to ten ATM locations on the map, signified by pins, for your area. If you would like to see all of the ATMs in your area, hit the "list" icon in the top right corner of your screen.

EMV Chip Cards Accepted at ATMs

Along with the network increase, we are also updating a few services offered at our ATMs. With this latest update, some of our Heartland Bank ATMs now accept EMV chip cards for increased customer security. If your debit or credit card is chip-enabled, please use the chip reading capability at our Geneva, Hastings, Kearney, Burwell, Grafton and Shickley branch drive-thru ATMs.

Change Your PIN at the ATM

Another added service to our ATMs is the ability to change your debit card PIN number at the ATM. Simply find the option to change your PIN listed under the menu at the ATM and follow the prompts provided on the screen.

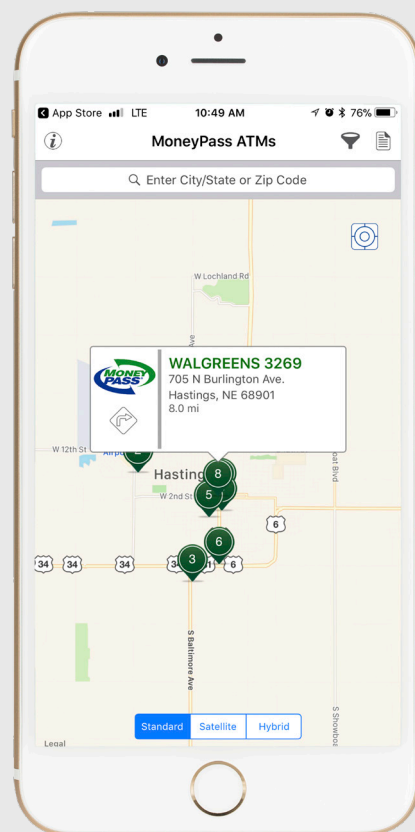
If you have any questions about the new ATM network, please don't hesitate to call or stop by your preferred Heartland Bank location.

— CINDY MOYLE, SVP / IT & OPERATIONS DIRECTOR

DOWNLOAD THE MONEYPASS APP



Download the MoneyPass ATM Locator App to easily find in-network ATMs. Search for "MoneyPass" in your device's app store.



Trading Up: Dr. Mike and Connie Hein

The first time the home caught their eye, Dr. Michael and Connie Hein were biking a favorite back road near Doniphan, Nebraska.

Something about it - or maybe everything about it - captured their imagination. Their thoughts would return again and again to the elegant two-story Victorian, with a turret, wrap-around porch, beautiful landscaping and adjacent historic barn.

"We were looking for a local bank where we could sit down, across the desk and have a face-to-face conversation."

The couple didn't know it, but they had just become part of the long history of the 1873 property.

The house crept into their conversations, even though they weren't thinking about selling their own in Grand Island, a larger, completely finished house in a great location.

A real estate mini-saga began. The house by Doniphan came up for sale, but the Heins felt the timing wasn't right. The Victorian home went back off the market, but stayed in the Heins' mind.

They loved its history and rural setting.

"We've always enjoyed old homes... You are part of that unfolding story of the home and that attracted us," Dr. Hein said.

Even better, extensive renovation had given the home modern advantages while still fitting the period charm. Moved to its current site in the

late 90s, the home is centrally located between family in Hastings and their jobs in Grand Island.

The Heins returned to the house. They toured. Asked questions. Inched closer to the empty-nest stage, with two grown daughters and a son about to graduate from high school.

Months passed

Finally, they decided the gracious old home was looking for them and they belonged there.

Now they needed a lender who could navigate their unique situation. The Heins wanted to buy the Doniphan home before selling their own to begin construction projects.

They are far from rookies when it comes to real estate. They knew what they needed and knew it wasn't the kind of loan they could find online, no matter what advertisements promise.

"We were looking for a local bank where we could sit down, across the desk and have a face-to-face conversation," Dr. Hein said.

A referral led them to Daunia J. Lemke, Assistant Vice President and Mortgage Relationship Manager at Heartland Bank in Hastings.

She 'got' them: Dr. Hein and his detailed, analytical side; Connie who was calm



Be sure to visit our website, Facebook page, or YouTube channel to learn more about the Heins' trading-up process.

throughout the process and made their meetings easygoing.

Heartland Bank made the process easy for the Heins. Plus, the Heins also contributed to their own success according to Daunia. Dr. Hein arrived with the details and numbers a lender needs such as solid estimates for the planned construction projects and the values of both properties.

Daunia advises others to follow the Heins' path.

"Talk to your lender and get a level head on the budget and what you can afford to do to the house... You don't want to get into something that creates a payment you can't afford."

Connie and Dr. Hein credit Daunia as well and the personalized relationship that took their ideas from paper to a dream home.

"We wouldn't have been able to do this with a lot of lenders or without that personal touch," Connie said.

Making it a home

They moved in mid-May, adding their own history to the home.

The home has already become their place of serenity, of coffee on the porch in the morning and sunsets to soak up at night. They picture grandchildren in the backyard and football Saturdays in the media room.

They are in the scene they first saw on a bike ride, and want to be worthy caretakers for whoever follows.

"We knew we wanted this to be... maybe not a forever home... but one where people come and be together. This is a house that needs to be shared," Dr. Hein said.

— REBECCA SVEC, FREELANCE WRITER



New Associates

Our Heartland Bank team has grown. We are excited to add each of the following associates to our branch and bank-wide teams.



Krista Thoene

Customer Service Associate

Krista Thoene joined the Heartland Bank Burwell branch in August as a Customer Service Associate. Krista received her associate degree in Applied Science-Agribusiness Management from the Nebraska College of Technical Agriculture in Curtis. She currently resides in Burwell, with her husband Jeff and two stepdaughters. During her free time, she enjoys working with her chickens, gardening, sewing and hunting.



Juli Capek

Senior Loan Operations Associate

Juli Capek joined as a senior Loan Operations Associate at Heartland Bank's Geneva branch in late August. A graduate of Fillmore Central High School, she continued her education at the University of Nebraska – Lincoln obtaining a bachelor's degree in Agribusiness with a Banking and Finance emphasis. In her spare time, Juli enjoys playing slow-pitch softball and sand volleyball and helping her dad on the farm just south of Milligan.



Alyssa Miller

Part-Time Customer Service Associate

Alyssa Miller joined the Kearney and Riverdale market as a Customer Service Associate in July. Originally from a farm outside of Lawrence, Nebraska, Alyssa is in her sophomore year at the University of Nebraska – Kearney. She is majoring in Business Administration with an emphasis in Accounting. During her free time, she enjoys going to concerts, playing sports and spending time with friends and family.



Courtney Hallett

CSA / Administrative Associate

Courtney Hallett joined Heartland Bank as a Customer Service / Administrative Associate in September at the Geneva branch. Originally from York, Courtney spent the majority of her life growing up in the south. Most of her free time is occupied with schoolwork, as she is working on her bachelor's in Human Resources Administration. When she finds the time, she enjoys archery and cheering on the Clemson Tigers.



Aaryn Schweitzer

Bank Accountant

Aaryn Schweitzer joined Heartland Bank in October as the Bank Accountant. Aaryn is a graduate of Superior High School. She continued her education to receive her bachelor's and master's degree in Business Administration from Midland. Aaryn also brings with her years of accounting experience. She lives in Geneva with her husband, Luke, and their 6-month-old daughter, Tenley.



Brianna Turek

Media Specialist

Brianna Turek joined the Heartland Bank's Marketing Department in late October. Growing up on a farm outside Wood River, Brianna went to Hastings College and received a bachelor's degree in Web Communication Design with minors in Advertising/Public Relations and Visual Media. She enjoys reading, photography, playing volleyball and weightlifting in her spare time.



Shickley Growth

With the retirement of Branch President Dennis Dye, we are excited to welcome Chief Risk Officer Kevin Parde and Geneva Branch President Jan Stoldorf to the Heartland Bank team in Shickley. Kevin will be serving as the senior relationship manager for Shickley's loan customers, and Jan will be responsible for Shickley's operations.

Please feel free to stop in to see Jan and Kevin. Kevin will be at the Shickley branch on Monday afternoons, all day on Wednesdays and Friday mornings. Jan will be there on Thursday mornings.



Women in Ag - Leslie Carroll

As an eight-year-old, Leslie Carroll showed her first calf in 4-H.

As a high school student, Leslie started helping her grandpa feed calves; and as a senior, she picked a topic for a research paper that steered her towards her future.

"I like the idea of feeding the world. I always had a passion for cattle, but then I did a research paper on how the population is growing. The idea of me being able to produce food for the world really propelled my wanting to have a career in agriculture," Leslie explains.

Now, Leslie is working to take over Priefert Farms, a cow/calf operation, which has been in her family since the 1950s.

A 2016 alumnus of Fillmore Central High School, Leslie is currently taking general education classes online at Southeast Community College. This allows Leslie to still work on the farm while getting her degree.

Once her courses at SCC are completed, Leslie plans to transfer to the University of Nebraska – Lincoln and continue taking online classes to earn her degree in AgriBusiness.



Be sure to visit our website, Facebook page, or YouTube channel to watch our video showcasing Leslie Carroll.

"Education is important because I want to make this farm the best it can be. In order to do that, I need to have as much knowledge as I possibly can," Leslie said.

However, Leslie doesn't stop there with her education.

Choosing to work on the family farm while going to school and having a job at the feedlot allows her to gain insight from farmers with decades of experience.

"That's what's really neat about a family operation, is when you have 80-year-olds working with teenagers, there's a lot of learning to do and a lot of experience you get quickly," Leslie said.

Love of the Lifestyle

Her time, effort, and heart are invested in the cattle.

Balancing 2:00 am wake-up calls, homework, and her duties at the farm and feedlot, doesn't make farming an easy way of life to choose, though.

Despite the hard work, Leslie still loves being on the farm. With the sun rising or setting, checking on her cattle always marks the favorite part of her day; and watching as they grow over time gives her a sense of accomplishment.

"It's not the most fun when you have to get up at two in the morning to check cows that are calving, but when you are out there, and you get to actually see a live birth, it makes it all worth it. You don't even need to second guess what you're doing," Leslie said.

Women in Agriculture

The agricultural industry is currently in a large generational shift. Baby Boomers are looking to retire and working to create succession plans for the younger generations to take over.

Leslie is a part of the shift.

"It's important for the younger generation to come back because there's a lot of pride in a family operation. It's a great place to raise a family, and you can teach kids a lot about work ethic."

Leslie is also a female in a largely male-dominated industry. Even though it's thought to be more common to see women handle a lot of the behind-the-scenes work of farming operations, Leslie doesn't feel she faces discrimination as a female in the ag industry.

"I think women do a lot of the behind-the-scenes work, but I don't think it's really different than anyone else. You just all work together for a common goal," Leslie said.

She envisions land improvements and seeing numerous cattle progress, from their first wobbly steps to the end, at Priefert Farms over the years. She has dreams and goals to make sure the farm reaches its full potential, and she'll be there, at the forefront, making it all happen.

"If you're looking to start a farming career - if it's a goal, I would jump into it. It's really rewarding. It's not easy at all, but it's the little things that make it worth it," Leslie said.

— CAITLIN DUMAS | MARKETING DIRECTOR

MY FARM BREAKEVEN

A precise and easy-to-use breakeven calculator gives you a chance to look ahead and plan for your success, for free.



MyFarmBreakeven.com

Best to come in 2018

With the end of the year fast approaching, I took a few minutes to reflect on all of the good times we have had in 2017. Our year was marked by trips, a style show and our legendary Christmas Party - but the best is yet to come!

The highlight of our year had to be our trip down the Rhine River. We spent our days floating through the heart of Europe, visiting sites normally unseen by most tourists and sampling the local fare. We even had the opportunity to wish our good friend Donna a "Happy Birthday!" while aboard our ship.

We had some who joined me on a trip to Branson, Missouri. We celebrated the holiday season enjoying shows, rides and Silver Dollar City's light spectacular. I know it got me in the Christmas spirit!

Looking back on all of the good times we had in 2017 makes me grateful for each and every member of the Ambassador Club. You have truly made this a year to remember.

Our calendar of events for 2018 is nearly complete, and you won't want to miss all of the exciting things we have in store for you. There is even a rumor that we might be seeing the renowned musical "Hamilton" in Omaha. Keep on the lookout for our 2018 schedule!

If you like meeting new people, catching up with old friends and enjoying exciting new experiences, come see me. Join the Ambassador Club and help me celebrate all life has to offer. I can't wait to show you what we have planned for 2018!

— SHEILA SMITH, AMBASSADOR CLUB DIRECTOR

Ambassador Club News



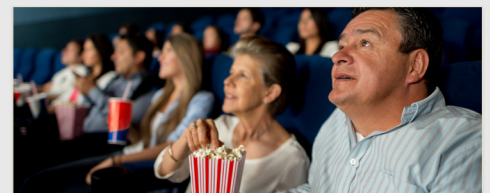
Hastings Monthly Coffee

- Wednesday, January 3rd
- Friday, February 2nd
- Friday, March 2nd
- Tuesday, April 3rd
- Thursday, May 3rd
- Friday, June 1st
- Tuesday, July 3rd
- Friday, August 3rd
- Friday, August 31st



Kearney Monthly Coffee

- Tuesday, January 9th
- Tuesday, February 13th
- Tuesday, March 13th
- Tuesday, April 10th
- Tuesday, May 8th
- Tuesday, June 12th
- Tuesday, July 10th
- Tuesday, August 14th
- Tuesday, September 11th



February 11

Free Movie Day!

Escape the cold for an afternoon and join us for a free movie and popcorn at the Rialto Theater in Geneva!

When: 2:00 pm

Where: Rialto Theater | 162 N 9th St, Geneva, NE



Stroke Detection

Receive four life-saving screenings.

April 10

Kearney | 9:00 am - 4:30 pm | Ramada Inn & Conference Center

April 11

Hastings | 9:00 am - 4:30 pm | Masonic Center

April 12

Geneva | 9:00 am - 4:30 pm | Heartland Bank



April 26

Cumberland's Style Show

Come and see the latest clothing and styles available at Cumberland's Fashions.

When: 2:00 p.m.

Where: Rialto Theater | 162 N 9th St, Geneva, NE



Mother's Day Flowers

May 3

Hastings Branch | 9:00 am - 10:00 am

May 8

Kearney Branch | 8:30 am - 9:30 am

May 9

Shickley Branch | 9:00 am - 3:00 pm

May 10

Grafton Branch | 9:00 am - 11:00 am

May 10

Fairmont Branch | 9:00 am - 3:00 pm

May 11

Geneva Branch | 9:00 am - 3:00 pm



May 2-4

Pella Tulip Festival

Come and see the tulips! Join us as we spend all day at the Pella Tulip Festival.

Highlights: Pella Tulip Parade, Boone Scenic Valley Railroad Lunch Excursion, Howell's Dried Flowers and Greenhouse, James H. Andres Railroad Museum and History Center and the birthplace of John Wayne.

Cost:

- \$675 - Single Occupancy
- \$585 - Double Occupancy
- \$549 - Triple Occupancy

Includes: Hotel accommodations for two nights, transportation, baggage handling, admission fees for attractions, four meals and all taxes and gratuities.



September 2-15

Italian Vistas

Explore the sights of Italy on this trip.

Cost:

- \$6,699 - Single Occupancy
- \$5,799 - Double Occupancy
- \$5,749 - Triple Occupancy

Travel Show: December 19th, 5:30 pm in the Geneva Conference Room

Travel Show RSVP: December 15th

RSVP to Sheila Smith: Contact Sheila by calling (402) 759-3114

MY AMBASSDOR CLUB

Trips, Events & Much More

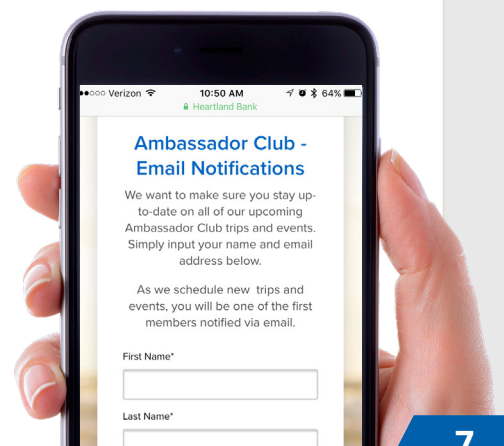
The Ambassador Club is our way of expressing appreciation for the experience and assets of customers age 55+.

Don't Miss Out on the Fun!

To get a complete list of all the upcoming trips and to sign up for the Ambassador Club email updates, visit the link below.



MyAmbassadorClub.com





Ord LPO Expands and Moves

As our customers grow and expand, so do we. Heartland Bank has grown from a single location in Geneva, Nebraska, to now eight full-service branches and two loan production offices. Our latest expansion was in our Ord market. Our Ord Loan Production Office moved into a new office space; and in conjunction, we opened a new Raymond James Investment Center.

"I'm excited for the opportunity to help people in our community."

Heartland Bank marked this special occasion with a Ribbon Cutting Ceremony and an open house on Thursday, August 24th. Customers and community members attended and toured the new location while getting the chance to meet the new Heartland Bank and Raymond James associates in Ord. Relationship Manager,

Von Svoboda, and Raymond James Financial Advisor, Theresa Petska, currently have offices in the new location.

"We needed a new office space for two reasons. First, Scratchtown Brewing Company needed the space the old office provided to potentially expand. Second, we brought in Theresa and we needed a place for her to office and grow the Investment Center business," said Aaron Schardt, Senior Vice President and Chief Financial Officer.

The new office is located at 1518 J Street and is in a shared building with the local State Farm representative.

"This new office space is a more inviting facility and will help us better serve our customers as we continue to grow in the Ord market. We wanted to have a space that welcomed our customers as they walked in," said Svoboda.

On the walls of the new office, you will see black-and-white ranching- and farming-styled photographs. All of the photographs were captured by Svoboda's family members and show scenes from Svoboda's family ranch.

"All of the photographs on the wall were taken by my father or sister. They have been taking photos for years out at the family ranch, and we wanted to pick imagery our customers can relate with," said Svoboda.

The addition of the Raymond James Investment Center gives us the ability to provide more services to the Ord community.

"I'm excited for the opportunity to help people in our community and surrounding communities with their financial planning, not just for the present situations, but also for their futures," Petska said about the opening of the new investment center.

Petska and Svoboda, along with all associates at Heartland Bank, are eager to continue serving their current customers, as well as any new customers with this recent growth. As we continue to grow, know this, wherever we go, our commitment remains the same. We build relationships and deliver personal service. We want to help you, your family and your community grow and reach their goals.

— CAITLIN DUMAS | MARKETING DIRECTOR