



Mission Statement

Through Excellence in Customer Service and Respect for the Individual, Everyone Profits.

The company commits itself to:

- Exceeding customers' expectations by delivering a full range of quality financial products and services through a highly personal and professional staff.
- Differentiating ourselves as a growing consortium of strong community banks through community involvement, active boards of directors, local presidents, and local decision-making at point of sale and service.
- Integrating customer-transparent support functions to gain economics of scale and remain price competitive.
- Expanding economic activity in the markets we serve, consistent with prudent business judgment, and being a good corporate citizen.
- Providing satisfying employment in a positive work culture with compensation packages that compare favorably with other high performance banks in our regions.
- Managing member bank resources strategically toward the achievement of high performance within the industry and increasing shareholder value.



Heartland
FINANCIAL USA, INC.