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**NEW MEXICO BANK & TRUST AT LEADING EDGE OF BANKING
WITH LAUNCH OF MOBILE BUSINESS ACCOUNT OPENING**

February 8, 2019—ALBUQUERQUE, NM— Today New Mexico Bank & Trust launched online account opening for business deposit products. The bank currently offers online account opening for consumer deposit products. Customers can now open business checking, savings and money market accounts online. In an industry where technology is quickly moving toward digital connectivity, online account opening is the next step in meeting customer needs.

“We are excited to offer this service which, until now, is only offered by a few of the top ten largest banks in the U.S. And unlike those large banks, our process is completely digital and paperless,” said Greg Leyendecker, President and CEO, New Mexico Bank & Trust. “Online account opening for business accounts, coupled with the benefits of our local community banking model, gives us a unique competitive advantage and fulfills our commitment to provide the *Big Bank Punch, with the Community Bank Touch.*”

“We believe customers will require us to be just as cutting edge as other high-tech companies like Amazon or Apple,” said Leyendecker. “As an organization, we are committed to making our services available to customers when and where they want them. Having a complete, full service bank, in your hand, that’s powerful.”

To open an account, customers can go to www.nmb-t.com and complete the online application.

About New Mexico Bank & Trust

New Mexico Bank & Trust, a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a community bank with more than \$1.3 billion in assets and operates 17 offices serving the cities of Albuquerque, Santa Fe, Los Lunas, Rio Rancho, Los Alamos, Espanola, Tierra Amarilla, Clovis and Portales. The bank specializes in business lending and deposit services, and provides a wide variety of personal credit and deposit services along with complete electronic banking programs. Visit www.nmb-t.com or call 505.830.8100 to learn more. New Mexico Bank & Trust is a member of the FDIC and an Equal Housing Lender.