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NEW MEXICO BANK & TRUST'S PARENT COMPANY CELEBRATES 15 YEARS ON NASDAQ

August 23, 2018- Dubuque, Iowa- Heartland Financial USA, Inc., celebrated 83 years of community banking and 15 years as a publicly traded company by ringing Nasdaq's Closing Bell on Wednesday, August 22, 2018.

Heartland has grown significantly over the past 15 years. "Today we are eleven Community Banks with locations spanning the US from Minnesota to California and a dedicated team of more than 2,100 banking professionals," said Bruce Lee, President and CEO, Heartland Financial.

"15 years ago, Heartland began trading on Nasdaq and I'm here today to both honor Heartland's past and share our excitement about our future," Lee said. Heartland's rich tradition of excellence was born of a community bank which opened in 1935, and those strong company values continue to guide Heartland's success today.

"I was honored to represent New Mexico Bank & Trust during the Nasdaq Bell Ringing Ceremony," Greg Leyendecker, President and CEO said. "While we are a community bank with local decision making, Heartland provides the products and services our bankers use to create customized, holistic financial solutions for clients. The result is a winning combination; community banking with a portfolio of products that deliver results."

"Across our company, we are embracing the future and continue to dedicate ourselves to our customers. Customers are at the heart of all we do. Of course, the ways we deliver service to our customers has changed dramatically over the past 83 years," Lee said. "Today, in addition to the personal service delivered by our skilled bankers, we are continually introducing innovative technology to deliver banking services, so our customers can bank anywhere and any way they prefer."

Lee was also joined by leadership from Heartland Financial; Bryan McKeag, Chief Financial Officer, Laura Hughes, Executive Vice President and Chief Marketing Officer, and Nicole Tipton, Senior Vice President and CPS Director. Heartland's other distinguished guests included Bill Callahan, President and CEO of Arizona Bank & Trust, and Kevin Quinn, President and CEO of Citywide Banks.

About Heartland Financial USA, Inc.

Heartland is a diversified financial services company with assets of approximately \$11.3 billion. The Company provides banking, mortgage, private client, investment, treasury management, card services,

insurance, and consumer finance services to individuals and businesses. Heartland currently has 125 banking locations serving 93 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado, Minnesota, Kansas, Missouri, Texas and California. Additional information about Heartland is available at www.htlf.com.

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.

Safe Harbor Statement

This release, and future oral and written statements of Heartland and its management, may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 about Heartland's financial condition, results of operations, plans, objectives, future performance and business. Although these forward-looking statements are based upon the beliefs, expectations and assumptions of Heartland's management, there are a number of factors, many of which are beyond the ability of management to control or predict, that could cause actual results to differ materially from those in its forward-looking statements. These factors, which are detailed in the risk factors included in Heartland's Annual Report on Form 10-K filed with the Securities and Exchange Commission, include, among others: (i) the strength of the local and national economy; (ii) the economic impact of past and any future terrorist threats and attacks and any acts of war, (iii) changes in state and federal laws, regulations and governmental policies concerning the Company's general business; (iv) changes in interest rates and prepayment rates of the Company's assets; (v) increased competition in the financial services sector and the inability to attract new customers; (vi) changes in technology and the ability to develop and maintain secure and reliable electronic systems; (vii) the loss of key executives or employees; (viii) changes in consumer spending; (ix) unexpected results of acquisitions; (x) unexpected outcomes of existing or new litigation involving the Company; and (xi) changes in accounting policies and practices. All statements in this release, including forward-looking statements, speak only as of the date they are made, and Heartland undertakes no obligation to update any statement in light of new information or future events.

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